YOUSIF H. HALLOUM
IMAN Y. HALLOUM
2428 Devotion Ridge Dr.
Henderson, NV 89052
Telephone: (209) 764-1165
email: noorjoe2428@gmail.com
In Pro Se

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

Case no. 2:22-cv-01787-JAD-EJY

YOUSIF H. HALLOUM and IMAN Y. HALLOUM Plaintiffs **vs.** CALIBER HOME LOANS (SPA), FAY SERVICING (SPA), FCI Lender Services (SPA), are Servicers and Debt Collectors for Fannie Mae &U.S. Bank Trust, N.A.; RED ROCK FINANCIAL; ASSESSMENT MANAGEMENT SERVICES; CAMCO Homeowners Association Management; LEVEL Community Management; And American Recovery Services; are all Debt Collectors for HOA "TerraWest Management Servicers; AND DOES I through X and ROE ENTITIES I through X, incl. Defendants	**AMENDED COMPLAINT**

Plaintiffs, YOUSIF H. HALLOUM and IMAN Y. HALLOUM, in Pro Se, submit this Complaint on behalf of themselves and allege that each of said Defendants is responsible in some manner for the events and happenings proximately caused the injuries and damages herein alleged as follows:

INTRODUCTION

1. Plaintiffs bring this action on behalf of themselves the owners of the real property located within Defendants homeowners' associations ("Real Property"). Plaintiffs seek a declaration from this Court that Defendants HOA and/or their agents Red Rock Financial and other debt collectors on behalf of the HOA have demanded and received from Plaintiffs and "Caliber Home Loans", monies in order to satisfy Defendants' claimed liens which exceed the **Super priority** lien amount contained in Nevada Revised Statutes NRS §116.3116, and, therefore, the Excess Lien Amounts have been unlawfully demanded and collected and must be returned with interest.

2. Plaintiffs obtained title to said ("Real Property") through" Grant, Bargain, Sale Deed", Clark County Instrument #: 200608280004424, Date: 08/28/2006, see **APPX0001-APPX0004**. **Fannie Mae** through **Wells Fargo** the servicer (SPA) acquired ownership of the Loan including the Note and Deed of Trust, and in that capacity, record beneficiary of the Deed recorded in the Clark County Instrument" #200705250001298 Date: 05/25/2007, see **APPX0005-APPX0042, before** the date on which the assessments, penalties, fees, charges, late charges, fines, and interest sought by Defendants and comprising said liens, became delinquent.

3. NRS 116.3116 provides that a homeowners' association lien for assessments are **junior** to a first deed of trust beneficiary's secured interest in the property, with **one limited exception:** a homeowners' association lien is senior to a first deed of trust to the extent of the

assessments for common expenses based on the periodic budget adopted by the association pursuant to NRS 116.3115 which would have become due in the absence of acceleration during the 9 months (**6 months for Fannie Mae or Freddie Mac)** immediately preceding institution of an action to enforce the lien[.]

4. Nevada Supreme Court's recent decision in *SFR Investments Pool 1, LLC v. U.S. Bank, NA.*, 334 P.3d 408 (Nev. 2014), concluded that the **bank** (in this case Caliber Home Loans and Fay Servicing the servicers to U.S. Bank) could easily have:

- *"Paid off the full lien to avert its loss of security and request the HOA pay back the amount exceeding the* ***Super-priority amount."***

5. Caliber Home Loans made several payments to the "HOA Liens" claimed by Defendants for a total **$28,580.74**. Neither Caliber Home Loans NOR Fay Servicing have requested the HOA to pay back the amount exceeding ***Super-priority amount,*** because ***i***n calculating the super-priority amounts allegedly owed included amounts in its supposed **super-priority** lien — fines, interest, late fees, and costs of collection — that are **NOT** allowed to be included in its **super-priority** lien under NRS 116.311(c).

6. Caliber Home Loans and Fay Servicing **intentionally** failed to request the HOA to pay back the excess of the Super-priority, instead they are attempting to foreclose on the Plaintiff's property.

7. Further, Plaintiffs assert causes of action against Defendants for: Civil Rico; Negligence Per Se; Breach of Fiduciary

Duty; Breach NRS 116.3116; Negligence; Slander of Title; Unjust Enrichment.

8. Pursuant to NRS 30.130 and FRCP 5.1, Plaintiffs have notified the Nevada Attorney General's Office of this constitutional challenge to NRS 116.3116, et seq.

JURISDICTION

9. This Court has subject matter jurisdiction over the matter pursuant to 28 U.S.C. § 1331 because the claims asserted arise under the laws of the United States.

10. This Court has subject matter jurisdiction over the matter pursuant to 28 U.S.C. § 1332 because the Defendants are citizens of different states and the amount in controversy exceeds $75,000, exclusive of interest and costs.

11. This Court has supplemental jurisdiction pursuant to 28 U.S.C. § 1367(a) over Plaintiff's claims arising under the laws of the State of Nevada, because those claims are related to Plaintiff's claims under federal law, form part of the same case or controversy, and are derived from a common nucleus of operative facts.

PARTIES

12. Plaintiffs, YOUSIF H. HALLOUM and IMAN Y. HALLOUM ("Plaintiffs"), are natural persons, and residents of this judicial district.

13. At all times material hereto, Defendant homeowners' associations were and now are corporations organized and existing under the laws of the State of Nevada and have their principal places of business and transact business in Clark County, State of Nevada.

14. Defendants are organized pursuant to Nevada Revised Statutes § 116 and have those powers and obligations and conduct those activities as contained in NRS §1163102 et. seq.

15. Fannie Mae is a government-sponsored enterprise chartered by Congress organized and existing under the laws of the United States with its principal office in Washington, D.C. Fannie Mae is deemed a citizen of the District of Columbia for jurisdictional purposes in civil cases. 12 U.S.C. § 1717(a)(2)(B). Pursuant to its statutory mission, Fannie Mae provides stability and liquidity to the United States housing and mortgage markets by establishing secondary mortgage market facilities for residential mortgages. *See* 12 U.S.C. § 1716.

16. Wells Fargo is a citizen of South Dakota and no other domestic state.

17. Defendant, US BANK TRUST, N.A., as Trustee for LSF9 Master Participation Trust, is a "debt collector" as said term is defined under the FDCPA, 15 U.S.C. §1692a(6) that regularly collects on notes, doing business in Nevada. US BANK TRUST, N.A., AS TRUSTEE F0R LSF9 Master Participation Trust is headquartered at 800 Nicollet Mall Minneapolis, MN 55402.

18. Defendant, CALIBER HOME LOANS, INC. ("CALIBER HOME LOANS"), is a "debt collector" as said term is defined under the FDCPA, 15 U.S.C. 91692a(6) doing business in Nevada that regularly collects on notes, doing business in Nevada. Caliber Home Loans, Inc. Headquarters located at 1525 S Belt Line Rd Coppell, TX, 75019-4913.

19. Defendant Fay Servicing LLC is a "debt collector" as said

term is defined under the FDCPA, 15 U.S.C. 91692a(6) doing business in Nevada that regularly collects on notes, doing business in Nevada. Fay Servicing LLC Headquarter Office at 425 S Financial Pl Ste 2000 Chicago, IL, 60605-1000.

20. TERRAWEST Homeowners Association (HOA) is a "debt collector" as said term is defined under the FDCPA, 15 U.S.C. 91692a(6) that regularly collects on notes, doing business in Nevada. TERRAWEST (HOA) Corporate Office 5091 Baumgartner Road St. Louis, MO 63129 and has an office at 6655 S. Cimarron Road, Suite 200 Las Vegas, NV 89113

21. Assessment Management Services is subsidiary and share the same office of the Terra West (HOA) is a "debt collector" as said term is defined under the FDCPA, 15 U.S.C. 91692a(6) that regularly collects on notes, doing business in Nevada. Assessment Management Services at 6655 S. Cimarron Road, Suite 200 Las Vegas, NV 89113.

22. Upon information and belief, Defendant RMI Management, LLC d/b/a Red Rock Financial Services ("Red Rock") is a Nevada limited-liability company, organized in Nevada and doing business in Clark County, Nevada. Upon information and belief, RMI Management, LLC, is a subsidiary of FirstService Residential, Inc., a Delaware corporation with its principal place of business in Florida. Red Rock Financial local address: 770 E Warm Springs Rd, Las Vegas. NV.

23. CAMCO Homeowners Association Management is a "debt collector" as said term is defined under the FDCPA, 15 U.S.C.

91692a(6) doing business in Nevada that regularly collects on notes, doing business in Nevada. CAMCO Homeowners Association Management address 4775 West Teco Avenue, suite 140, Las Vegas, NV 89118.

24. LEVEL Homeowners Association Management is a "debt collector" as said term is defined under the FDCPA, 15 U.S.C. 91692a(6) doing business in Nevada that regularly collects on notes, doing business in Nevada. LEVEL Homeowners Association Management local address: 8966 Spanish Ridge Ave., Suite 100, Las Vegas, NV 89148.

25. Association Recovery Services (ARS) is a Nevada limited-liability company, organized in Nevada and doing business in Clark County, Nevada. The ARS ADDRESS: 7432 w. Sahara

26. FCI Lender Services, Inc. is a Nevada limited-liability company, organized in Nevada and doing business in Clark County, Nevada. Registered Agent: COGENCY GLOBAL INC., 321 W. Winnie Lane #104. Carson City, NV, 89703

VENUE

27. Venue is proper in this district because Defendants reside and conduct business within this district, as provided in 28 U.S.C. § 1391(b)(1). Alternatively, venue is proper in this district because a substantial part of the events or omissions giving rise to the claim occurred in this judicial district, as provided in 28 U.S.C. § 1391(b)(2).

28. This court has personal jurisdiction over Defendants because Defendants reside and conduct business within this district and the

State of Nevada.

29. This action concerns the real property located at 2428 Devotion Ridge Dr., Henderson, NV 89052, APN 178-19-312-078 (the "Property").

GENERAL ALLEGATIONS

I. The Property, Deed of Trust, and Assignments

30. Plaintiffs obtained title to said ("Real Property") through" Grant, Bargain, Sale Deed" instituted by the first security interest holder recorded in the Clark County on **08/28/2006**, Instrument no. 20060828-0004424, **APPX0001 - APPX0004** before the date on which the assessments, penalties, fees, charges, late charges, fines, and interest sought by Defendants and comprising said liens, became delinquent.

31. The Property is subject to a declaration of covenants, conditions, and restrictions for the HOA.

32. Defendants are homeowners' associations within the meaning of NRS 116 and are bound by its provisions.

33. Plaintiffs are or have been "unit owners" within the definitions contained in NRS 116, said units comprising the Real Property.

34. Upon information and belief, the Conditions, Covenants & Restrictions (CC&Rs) recorded as to the Property contain a mortgage savings clause which states that any lien on the Property is not superior to a deed of trust recorded against the Property.

35. On or about **05/25/2007** Fannie Mae through Wells Fargo the

servicer (SPA) acquired ownership of the Loan $388,000.00, including the Note and Deed of Trust, and in that capacity, record beneficiary of the Deed recorded in the Clark County "Security Instrument" #200705250001298 Date: 05/25/2007. See **APPX0005-APPX0042,** Borrowers Yousif Halloum and Iman Y. Halloum, husband and wife as Joint Tenants as trustors signed to the "Lender" Wells Fargo Bank a servicer to **"Fannie Mae"** as the first security interest of a mortgage lender whose security instrument was recorded before the date on which the HOA assessment or fine sought to be enforced became delinquent.

36. The Homeowners Association liens were all in fact recorded after the fact the mortgage lender through its server recorded its Deed of Trust. The following earliest liens obtained from Clark County Recorder Office. See **APPX0043 - APPX0046**

Instrument #: 200708220004900 Date: 08/22/2007
Instrument #: 200710230002978 Date: 10/23/2007
Instrument #: 200711200000346 Date: 11/20/2007

37. On 08/26/2015 Plaintiffs received from Wells Fargo Home Mortgage SPA on behalf of **Fannie Mae** "Trial Period Plan Notice" including the terms of the "Loan Modification". See **APPX0047-APPX0055.**

38. On 08/26/2015 Fannie Mae set the terms of the Loan Modification addressed to the SPA Wells Fargo Home Mortgage. See **APPX0056 - APPX0059.**

39. Substitution of Trustee and Full Reconveyance Requested by

Wells Fargo NATIONAL BANKING ASSOCIATION as Trustee in lieu of said Deed of Trust Recorded at Clark County dated 10/21/2015 Inst. #20151021-0000586. See **APPX0060 - APPX0063**

40. On or about 10/27/2015 Plaintiffs received Letter from Wells Fargo Home Mortgage that Fannie Mae changed Servicer SPA from Wells Fargo Home Mortgage to Caliber Home Loans Effective 11/17/2015 and assuring that the terms of the Loan Modification will not be affected. See **APPX0064 - APPX0067.**

41. Assignment of Deed of Trust from Wells Fargo Bank, N.A., 1 Home Campus, Des Moines, IA 50328-0001 to U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust Recorded on 07/19/2016 Ins. #20160719-0001786. See **APPX0068-APPX0070.**

42. On or about 12/18/2015 Plaintiffs (Homeowners) received from Caliber Home Loans in which the terms of Loan Modification **inconsistent** with the terms set by Fannie Mae and Wells Fargo Home Mortgage. See **APPX0071-APPX0073.**

43. On or about 12/24/2015 Plaintiffs (Homeowners) opposition to Caliber Home Loans for changing the terms of the "Loan Modification" in their letter dated December 18, 2015, already set by **Fannie Mae** and Wells Fargo the servicer SPA for Fannie Mae certified FedEx 782036380267. See **APPX0074-APPX0077**

44. Red Rock Financial Recorded a "Notice of Foreclosure Sale" with Clark County Recorder on 12/18/2019 Inst. # 20191218-0002942 and served on the Homeowner Yousif Halloum. See **APPX0078-AAPPX0082.**

45. With the consent of Caliber Home Loans, Red Rock Financial Requested and Recorded Subordination Agreement to Existing Deed of Trust and Acknowledgment of Payment of Super Priority Lien included Amounts of fines, late fees, interest, dues, and costs of collection Recorded at Clark County on 12/23/2019 Inst # 20191223-0002142. See **APPX0083 - APPX0084.**

II. Fannie Mae's Contract with Servicers

46. On September 6, 2008, the Director of FHFA, exercising the authority conferred on the Director in HERA, placed Fannie Mae into conservatorship and appointed FHFA as Conservator. In that capacity, FHFA has succeeded to "all rights, titles, powers, and privileges [Fannie Mae]," including, but not limited to, the authority to bring suits on behalf of and/or for the benefit of Fannie Mae and Freddie Mac. 12 U.S.C. § 4617(b)(2)(A).

47. Fannie Mae and its servicers work with the Mortgage Electronic Registration System ("MERS"), an entity that the Court of appeals has twice discussed in detail. Specifically, the Court noted that while "MERS, as the 'nominee' of the lender and of any assignee of the lender, is designated . . . as the 'beneficiary' . . .under the deed of trust," the "lender owns the home loan borrower's . . . promissory note." In re Mortg. Elec. Registration Sys., Inc., 754 F.3d 772, 776 (9th Cir. 2014) (emphasis added). Indeed, MERS remains the beneficiary of the deed of trust even when the note is transferred between MERS members; the "obvious advantage" of the system is that "it allows residential lenders to avoid the bother and expense of recording every change of

ownership of promissory notes." Id. at 776-77 (emphasis added). The owner of the loan remains the lender, its successor, or its assignee—not MERS. *See Cervantes*, 656 F.3d at 1039.

48. The relationship between Wells Fargo, and subsequent assignment to U.S. Bank trust, N.A., as Trustee for LSF9 Master Participation Trust, Caliber Home Loans, and Fay Servicing, as the servicer of the Loan, and Fannie Mae, as owner of the Loan, is governed by the Fannie Mae's Single-Family Servicing Guide ("Guide"), a central document for Fannie Mae's relationship with servicers nationwide. Among other things, the Guide provides that Fannie Mae's servicers may act as record beneficiaries for the deeds of trust owned by Fannie Mae and requires that servicers assign these deeds of trust to Fannie Mae upon Fannie Mae's demand. (Guide at A1-1-03, F-1-14). The Guide is publicly available on Fannie Mae's website at https://www.fanniemae.com/content/guide/servicing /index.html.

49. While sections of the Guide have been amended over the course of Fannie Mae's ownership of the Loan, none of these amendments have changed the Guide in a way material to this case. Archived prior versions of the Guide are publicly available at https://www.allregs.com/tpl/Main.aspx.

50. The Guide provides that:

> *The servicer ordinarily appears in the land records as the mortgagee to facilitate performance of the servicer's contractual responsibilities, including (but not limited to) the receipt of legal notices that may impact Fannie Mae's lien, such as notices of*

> *foreclosure, tax, and other liens. However, Fannie Mae may take any and all action with respect to the mortgage loan it deems necessary to protect its ... ownership of the mortgage loan, including recordation of a mortgage assignment, or its legal equivalent, from servicer to Fannie Mae or its designee. In the event that Fannie Mae determines it necessary to record such an instrument, the servicer must assist Fannie Mae by/preparing and recording any required documentation, such as mortgage assignments, powers of attorney, or affidavits; and -- providing recordation information for the affected mortgage*
> *loans. Guide at A2-103*

51. The Guide also provides for a temporary transfer of possession of the note when necessary for servicing:

> *In order to ensure that a servicer is able to perform the services and duties incident to the servicing of the mortgage loan, Fannie Mae temporarily gives the servicer possession of the mortgage note whenever the servicer, acting in its own name, represents the interests of Fannie Mae in foreclosure actions, bankruptcy cases, probate proceedings, or other legal proceedings.*
>
> *This temporary transfer of possession occurs automatically and immediately upon the commencement of the servicer's representation, in its name, of Fannie Mae's interests in the foreclosure, bankruptcy, probate, or other legal proceeding.*

Guide at A2-1-04.

52. Pursuant to the Guide, a servicer is required to *"maintain in the individual mortgage loan file all documents and system records that preserve Fannie Mae's ownership interest in the mortgage loan."* Guide at A2-5.1-02.

53. **Any servicer** retaining documents related to a particular loan, such as a deed of trust, has *"no right to possession of these documents and records except under the conditions specified by Fannie Mae."* Guide at A2-5.1-01.

III. The HOA Liens and Excess of Super Priority Lien Amount Contained in NRS §116.3116"

54. Under NRS §116.3116(2) - HOA's lien is "prior to all other liens and encumbrances on a unit" **except** for "(b) a first security interest on the unit recorded before the date on which the assessment sought to be enforced became delinquent ...".

55. Plaintiffs obtained title to said ("Real Property") through" Grant, Bargain, Sale Deed" instituted by the first security interest holder recorded in the Clark County on **08/28/2006**, Instrument no. 20060828-0004424 (See **APPX0001-APPX0004**) and Fannie Mae through Wells Fargo the servicer (SPA) acquired ownership of the Loan, including the Note and Deed of Trust, recorded in the Clark County "Security Instrument" #200705250001298 Date: 05/25/2007 **APPX0005-APPX0042,** before the date on which the assessments, penalties, fees, charges, late charges, fines, and interest sought by Defendants and comprising said liens, became delinquent.

56. NRS 116.3116 provides that a homeowners' association lien for assessments are **junior** to a first deed of trust beneficiary's secured interest in the property, with **one limited exception**: a homeowners' association lien is senior to a first deed of trust beneficiary's secured interest "to the extent of any charges incurred by the association on a unit pursuant to NRS 116.310312 and to the extent of the assessments for common expenses based on the periodic budget adopted by the association pursuant to NRS 116.3115 which would have become due in the absence of acceleration during the 9 months (**6 months for Fannie Mae or Freddie Mac)** immediately preceding institution of an action to enforce the lien[.]" NRS 116.3116(2)(c).

57. According to the Nevada Supreme Court's recent decision in *SFR Investments Pool 1, LLC v. U.S. Bank, NA.*, 334 P.3d 408 (Nev. 2014), The Supreme Court of Nevada concluded that the **bank** could easily have:

- *"Paid off the full lien to avert its loss of security and request the HOA pay back the amount exceeding the* ***Super-priority amount.***"

58. "HOA Liens" claimed by Defendants and/or agents including Red Rock's debt collectors were unreasonable because, in calculating the super-priority amounts allegedly owed apparently included amounts in its supposed **super-priority** lien — including fines, interest, late fees, and costs of collection — that are **NOT** allowed to be included in its **super-priority** lien under NRS 116.311(c).

59. Defendants currently claim and have claimed liens against

the Real Property of the Plaintiffs in an amount greater than the **super priority** lien amount in violation of Nevada Revised Statutes and the common laws of the State of Nevada.

60. Defendants currently demand have demanded or have received through their demands in violation of NRS 116, Excess Lien Amounts from Plaintiffs, i.e., amounts greater that the Super Priority lien amount to satisfy the claimed HOA Liens of Defendants.

61. At all times material hereto and continuing up to and including the date of filing of this Complaint, Defendants, and each of them, have knowingly and unlawfully overcharged Plaintiffs to satisfy said HOA Liens.

IV. Defendants Demand, have Demanded or have Received Through their Demands Amounts Greater that the Super-Priority Lien in Violation of NRS 116.3102 and NRS 116.311(c)

62. On September 18, 2014, the Nevada Supreme Court issued a controversial decision that decided[1]:

- The HOA has a true super-priority lien, instead of just a payment priority.

The Supreme concluded that the bank could easily have:

- Paid off the full lien to avert its loss of security and request the HOA **pay it back** the amount **exceeding** the super-priority amount.

63. *In re Shadow Wood v. NYCB,* 132 Nev., Adv. Op. t, 2016 – Nev. Lexis 5, *20. The key legal points in this decision among other things:

[1] SFR Investments Pool 1 v. U.S. Bank, N.A., 130 Nev. Adv. Op. 75, 334 P.3d 408 (2014)

- Conflicting lien payoff statements or including fees and costs not permitted under Statute, rising to "level of misrepresentations and nondisclosures that prevented [lender's] ability to cure the default"

64. The supposed **super-priority** assessment liens and foreclosure notices claimed by HOA and their agents including Red Rock Financial included and continue to include fines, interest, late fees, dues, and costs of collection that are NOT permissible under NRS 116.3102 and NRS 116.311(c).

A. DIRECT PAYMENTS MADE BY "PLAINTIFFS" TO HOA AND THEIR AGENTS

(i) On or about 9/23/2021 **Red Rock Financial** on behalf of HOA demanded and collected from **Plaintiffs:**

$3,385.67

The amount was paid included fines, late fees, interest, dues, and costs of collection – that are NOT allowed to be included in its super-priority lien under NRS 116.311(c). See **APPX0124-APPX0133.**

(ii) **CAMCO** Homeowner Association Management on behalf of HOA demanded and collected from **Plaintiffs**:

$1,906.93

The amount was paid included fines, late fees, interest, dues, and costs of collection – that are NOT allowed to be included in its super-priority lien under NRS 116.311(c). **See APPX0161-APPX0173.**

(iii) On or about 12/7/2021 **TERRAWEST** Homeowner Association (HOA) demanded and collected from Plaintiffs:

$76.88

The amount was paid included fines, late fees, interest, dues, and costs of collection – that are NOT allowed to be included in its super-priority lien under NRS 116.311(c). See **APPX0174 - APPX0180.**

Total Amounts Collected from Plaintiffs..... $5,369.48

B. PAYMENTS MADE BY CALIBER HOME LOANS TO HOA AND THEIR AGENTS

1. On 04/26/2016 "**Assessment Management Services**" on behalf of HOA demanded and collected from **Caliber Home Loans:**

$ 4,462.34

The amount was paid included fines, late fees, interest, dues, and costs of collection – that are NOT allowed to be included in its super-priority lien under NRS 116.311(c). See **APPX0085-APPX0095.**

2. On or about 01/03/2020 Defendants **Red Rock Financial** on behalf of

HOA demanded and collected from **Caliber Home Loan**:

$21,363.99

The amount was paid included fines, late fees, interest, dues, and costs of collection – that are NOT allowed to be included in its super-priority lien under NRS 116.311(c). See **APPX0096-APPX0114.**

3. On or about 08/08/2020 **Green Valley Ranch Community Association** on behalf of HOA demanded and collected from Caliber Home Loans:

$ 2,754.41

The amount was paid included fines, late fees, interest, dues, and costs of collection – that are NOT allowed to be included in its super-priority lien under NRS 116.311(c). See. **APPX0115-APPX0123.**

Total Amounts Paid to HOA by Caliber $28,580.74

Total Amounts Demanded and Collected from Plaintiff's and Caliber Home Loans are:

$5,369.48 + $28,580.74 = $33,950.22

Discussion:

NRS 116.3116 provides that a homeowners' association lien for assessments are **junior** to a first deed of trust beneficiary's secured interest in the property, with **one limited exception:** a homeowners' association lien is senior to a first deed of trust to the extent of the assessments for common expenses based on the periodic budget adopted by the association pursuant to NRS 116.3115 which would have become due in the absence of acceleration during the 9 months (**6 months for Fannie Mae or Freddie Mac)** immediately preceding institution of an action to enforce the lien[.]

Nevada Supreme Court's recent decision in *SFR Investments Pool 1, LLC v. U.S. Bank, NA.*, 334 P.3d 408 (Nev. 2014), concluded that the **bank** (in this case Caliber Home Loans and Fay Servicing the servicers to U.S. Bank) could easily have:

- *"Paid off the full lien to avert its loss of security and request the HOA pay back the amount exceeding the* ***Super-priority amount.***"

Caliber Home Loans and the Plaintiffs paid the "HOA Liens" claimed by

Defendants and/or agents including Red Rock's debt collectors were unreasonable because, in calculating the super-priority amounts allegedly owed included amounts in its supposed **super-priority** lien — including fines, interest, late fees, and costs of collection — that are **NOT** allowed to be included in its **super-priority** lien under NRS 116.311(c).

Based on the above Statutes and the decision of the Supreme Court of Nevada, Plaintiffs believe the **super-priority** amount to be collected not to exceed $400.00.

Plaintiffs demand that the amounts exceeding the amount of **$400.00** to be refunded the full amount paid by Caliber Home Loans and the Plaintiffs paid amount **$5,369.48** less **$400.00 = $4,969,48** plus interest, cost and legal fees.

V. Escrow Account

65. The terms of the "Loan Modification" as set by Fannie Mae through the SPA Well Fargo as follows:

A. Principal and Interest Rates are **fixed** $1,027.99 for the entire life of the loan **40 years** with maturity date **May 1, 2056.**

B. Escrow Account consist of: (i) Property Tax; and (ii) Property Insurance.

66. The Escrow Account can go up or down and was initially through Wells Fargo set as follows:

Escrowed property insurance amount:	$ 70.18
Escrowed property taxes amount:	$173.10
Escrowed shortage amount:	$ 3.58
Total amount:	**$246.86**

The monthly mortgage payments:

$1,027.99 + $246.86 = $1,274.85 (see **APPX0048**). This amount was paid to Caliber Home loans and Wells Fargo the entire trial period.

67. Caliber Home Loans changed the Escrow Account amount from 246.86 to 247.27 (see **APPX0402**) when the loan modification signed by the parties. **APPX0400 – APPX0405**.

68. The Escrow Account for (i) Property Tax; and (ii) Property Insurance the total amount of $247.27 was part of the mortgage payments: principal and interest $1,027.99 +$247.27 = $1,275.26 through **September 2019**.

69. Caliber Home Loans increased the monthly mortgage payment from $1,269.15 to $1,395.60 effective October 1, 2019, See **APPX0228-APPX0230** which caused an increase of the **Escrow Account** from **$247.27 to $367.61**.

70. The mortgage payments including the "Trial Period Plan" as of **October 1, 2015,** through August 31, 2022. The Plaintiffs obtained the property tax from "Clark County Treasurer's Office" and its fiscal year starts July 1 through June 30 of the following year. **APPX0184-APPX0213;** and the records of the insurance on the property from Farmers Insurance. See **APPX0214-APPX0227** and used the same fiscal year as follows:

(a) Real Property and Special Tax Statement for Fiscal Year 2015-2016

Total assessed Annual Charges $2,126.57

Over 9 months 10/01/2015 — 06/30/2016	$1,594.93
Farmers Insurance Prorated over 9 months	$ 631.65
Sub-Total	$2,226.58

Plaintiffs paid	$2,231.91
Over Payment	**$ 5.33**

(b) Real Property and Special Tax Statement for Fiscal Year 2016-2017

Total Assessed Annual Charges	$2,131.10
Farmers Insurance	$1,022.21
Sub-Total	$3,153.31
Plaintiffs paid	$2967.24
Under Payment	**($186.07)**

(c) Real Property and Special Tax Statement for Fiscal Year 2017-2018

Total Assessed Annual Charges	$2,186.45
Farmers Insurance	$ 753.11
Sub-Total	$2,939.56
Plaintiffs paid	$2,967.24
Over Payment	**$ 27.60**

(d) Real Property and Special Tax Statement for Fiscal Year 2018-2019

Total Assessed Annual Charges	$2,278.19
Farmers Insurance	$ 684.61
Sub-Total	$2,962.80
Plaintiffs paid	$2,967.24
Over Payment	**$ 4.44**

(e) Real Property and Special Tax Statement for Fiscal Year 2019-2020

Total Assessed Annual Charges	$2,387.44
Farmers Insurance	$ 711.20
Sub-Total	$3,098.64
Plaintiffs Paid	$4,050.30
Over Payment	**$ 951.66**

(f) Real Property and Special Tax Statement for Fiscal Year 2020-2021

Total Assessed Annual Charges	$2,417.46
Farmers Insurance	$ 698.30
Sub-Total	$3,115.76
Plaintiffs paid	$4,411.32
Over Payment	**$1,295.56**

(g) Real Property and Special Tax Statement for Fiscal Year 2021-2022

Total Assessed Annual Charges	$2,490.55
Farmers Insurance	$ 766.23
Sub-Total	$3,256.78
Plaintiffs paid	$4,411.32
Over Payment	**$1,154.54**

(h) Real Property and Special Tax Statement for Fiscal Year 2022-2023

Total Assessed Annual Charges $2,565.19

Over 2 months July and August	$ 427.53
Farmers 2 months July and August	$ 127.71
Sub-Total	$ 555.24
Plaintiffs paid	$ 735.22
Over Payment	**$ 179.98**

The total amounts overpaid in the Escrow Account to both Caliber Home Loans and Fay Servicing for related above fiscal years:

$5.33 – ($186.07) + $27.60 +$4.44 +$951.66 + $1,295.56 + $1,154.54 + $179.98 = $3,619.11

71. The demand of Caliber Home Loans and Fay Servicing from Plaintiffs resulted in excess of the Escrow Account is in violation of the terms of Deed of Trust see **APPX0014-APPX0015** and in violation of **RESPA** – Escrow Analysis Guide and Regulation. See **APPX0234 – APPX0238**

72. The mortgage on the property is a "Fannie Mae" through the (SPA) Wells Fargo

VI. SEVEN (7) TRIAL PAYMENTS MADE TO CALIBER HOME LOANS AND WELLS FARGO WERE NEVER APPLIED TO PRINCIPAL, INTEREST, AND ESCROW ACCOUNT IN VIOLATION OF THE TERMS OF TRIAL PERIOD PLAN

73. On or about 08/26/2015 Plaintiffs received from Wells Fargo (SPA) for Fannie Mae, the "Trial Period Plan Notice", see **APPX0047 - APPX0055,** with the following terms:

Principal and interest amount: $1,027.99
Escrowed property insurance amount: $70.18
Escrowed property taxes amount: $173.10
Escrowed shortage amount: $3.58
Total payment amount: $1,274.85

	Principal & Interest	**Escrow Account**	
1st Payment	$1,027.99	$246.86	Due by: October 1, 2015
2nd Payment	$1,027.99	$246.86	Due by: November 1, 2015
3rd Payment	$1,027.99	$246.86	Due by: December 1, 2015
4th Payment	$1,027.99	$246.86	Due by: January 1, 2016
5th Payment	$1,027.99	$246.86	Due by: February 1, 2016
6th Payment	$1,027.99	$246.86	Due by: March 1, 2016
7th Payment	$1,027.99	$246.86	Due by: April 1, 2016
TOTALS	**$7,195.93**	**$1,728.02**	

Caliber Home Loans **NEVER** applied these payments to the Modified loan amounts as required by the terms of the Trial Period Plan and the terms set by Fannie Mae. See APPX0057.

Plaintiffs demand that these payments to be deducted from the

modified loan $237,0072.33 and reset the monthly mortgage payments or the full amounts to be refunded to the Plaintiffs.

74. Wells Fargo Home Mortgage was the servicer of the loan through November 16, 2015. Caliber Home Loans became the servicer of Fannie Mae Loan on 11/17/2015.

75. Caliber Home Loans letter dated 4/19/16 acknowledged receiving the above payments. See **APPX0231-APPX0233,** stated on page 1:

(i) You received a trial period plan notice for a loan modification from Wells Fargo Home Mortgage, the servicer of your home loan.

(ii) You made the first two months payments on time to Wells Fargo. On August 26, 2015 an approval letter from Fannie Mae for the loan modification with set terms was sent to Wells Fargo and a copy was sent
to you by Wells Fargo.

(iii) .....

(iv) You made your third month's payment of the trial period on time to Caliber and expected them to complete the loan modification on your home loan.

On page 2 the underlined statement:

• The last payment was received on April 7, 2016.

Caliber Home **Never** applied the Trial Payments to the Principal amount of the loan ($7,195.93) NOR applied the ESCROW Payments pal ($1,728.02).

VII. MONTHLY MORTGAGE PAYMENTS MADE TIMELY THRU BILLPAY TO CALIBER HOME LOANS IN ACCORDANCE WITH THE TERMS OF LOAN MODIFICATION AS OF 6/1/2016

Payment's History 06/01/ 2016, thru 12/ 31/2016. See **APPX0239-APPX0252:**

Bank	Date of Payment	Method of Payment	Amount
CHASE	06/08/2016	Wire	$1,274.85
B of A	07/12/2016	Bill Payment	$1,275.26
	08/15/2016	Bill Payment	$1,275.26
	09/13/2016	Bill Payment	$1,275.26
	10/13/2016	Bill Payment	$1,275.26
	11/08/2016	Bill Payment	$1,275.26
	12/15/2016	Bill Payment	$1,275.26

Payment's History 01/01/2017 thru 12/31/2017. See **APPX0253-APPX0277:**

B of A	01/12/2017	Wire	$1,275.26
	02/06/2017	Bill Payment	$1,275.26
	03/06/2017	Bill Payment	$1,275.26
WELLS FARGO	04/05/2017	Bill Payment	$1,275.26
	05/05/2017	Bill Payment	$1,275.26
	06/06/2017	Bill Payment	$1,275.26
	07/06/2017	Bill Payment	$1,275.26
	08/07/2017	Bill Payment	$1,275.26
	09/06/2017	Bill Payment	$1,275.26
	10/05/2017	Bill Payment	$1,275.26

	11/07/2017	Bill Payment	$1,275.26
	12/05/2017	Bill Payment	$1,275.26

Payments History 01/01/2018, thru 12/31/2018. See **APPX0278-APPX0302:**

WELLS FARGO	01/05/2018	Bill Payment	$1,275.26
	02/06/2018	Bill Payment	$1,275.26
	03/06/2018	Bill Payment	$1,275.26
	04/05/2018	Bill Payment	$1,275.26
	05/07/2018	Bill Payment	$1,275.26
	06/05/2018	Bill Payment	$1,275.26
	07/06/2018	Bill Payment	$1,275.26
	08/07/2018	Bill Payment	$1,275.26
	09/05/2018	Bill Payment	$1,275.26
	10/05/2018	Bill Payment	$1,275.26
	11/06/2018	Bill Payment	$1,275.26
	12/05/2018	Bill Payment	$1,275.26

Payments History 01/01/2019, thru 12/31/2019. See APPX0303-APPX0327:

WELLS FARGO	01/07/2019	Bill Payment	$1,275.26
	02/05/2019	Bill Payment	$1,275.26
	03/05/2019	Bill Payment	$1,275.26
	04/05/2019	Bill Payment	$1,275.26
	05/07/2019	Bill Payment	$1,275.26
	06/05/2019	Bill Payment	$1,275.26
	07/08/2019	Bill Payment	$1,275.26
	08/06/2019	Bill Payment	$1,275.26
	09/05/2019	Bill Payment	$1,275.26

	10/08/2019	Bill Payment	$1,395.60
	11/07/2019	Bill Payment	$1,395.60
	12/09/2019	Bill Payment	$1,395.60

Payments History 01/01/2020, thru 12/31/2020. See APPX0328-APPX0352:

WELLS FARGO	01/07/2020	Bill Payment	$1,395.60
	02/07/2020	Bill Payment	$1.395.60
	03/09/2020	Bill Payment	$1.395.60
	04/07/2020	Bill Payment	$1.395.60
	05/07/2020	Bill Payment	$1.395.60
	06/09/2020	Bill Payment	$1.395.60
	07/07/2020	Bill Payment	$1.395.60
	08/07/2020	Bill Payment	$1.395.60
	09/09/2020	Bill Payment	$1.395.60
	10/07/2020	Bill Payment	$1.395.60
	11/05/2020	Bill Payment	$1.395.60
	12/07/2020	Bill Payment	$1.395.60

Payments History 01/01/2021, thru 01/31/2021. See APPX0353-APPX0355:

WELLS FARGO	01/05/2021	Bill Payment	$1,395.60

VIII. MONTHLY MORTGAGE PAYMENTS MADE TIMELY TO FAY SERVICING IN ACCORDANCE TO THE LOAN MODIFICATION AS OF 01/20/2020 Thru 08/31/2022

76. Fay Servicing started returning the mortgage payments soon after they became the servicer of the loan because Caliber Home Loans the former servicer paid the HOA liens and:

"According to the Nevada Supreme Court's recent decision in *SFR Investments Pool 1, LLC v. U.S. Bank, NA.*, 334 P.3d 408 (Nev. 2014), The Supreme Court of Nevada concluded that the **bank** could easily have:

- *"Paid off the full lien to avert its loss of security and request the HOA pay back the amount exceeding the* ***Super-priority amount.****""*

"HOA Liens" in calculating the super-priority amounts allegedly owed included amounts in its supposed **super-priority** lien — including fines, interest, late fees, and costs of collection — that are **NOT** allowed to be included in its **super-priority** lien under NRS 116.311(c)."

Payments History 02/01/2021, thru 12/31/2021. See APPX0358-APPX0380:

WELLS FARGO	01/05/2021	Bill Payment	$1,395.60
	03/03/2021	Bill Payment	$1,395.60
	04/05/2021	Bill Payment	$1,395.60
	05/04/2021	Bill Payment	$1,395.60
	06/03/2021	Returned	$1,395.60
	06/03/2021	Bill Payment	$1,395.60
	06/04/2021	Bill Payment	$1,395.60
	07/06/2021	Returned	$1,395.60
	07/06/2021	Bill Payment	$1,395.60
	07/07/2021	Bill Payment	$1,395.60
	08/03/2021	Bill Payment	$1,395.60

	08/04/2021	Returned	$1,395.60
	08/05/2021	Bill Payment	$1,395.60
	09/02/2021	Returned	$1,395.60
	09/03/2021	Returned	$1,395.60
	09/03/2021	Bill Payment	$1,395.60
	09/07/2021	Bill Payment	$1,395.60
	10/04/2021	Returned	$1,395.60
	10/05/2021	Bill Payment	$1,395.60
	10/06/2021	Returned	$1,395.60
	10/07/2021	Bill Payment	$1,395.60
	11/03/2021	Returned	$1,395.60
	11/03/2021	Bill Payment	$1,395.60
	11/04/2021	Returned	$1,395.60
	11/04/2021	Bill Payment	$1,395.60
	11/05/2021	Bill Payment	$1,395.60
	12/03/2021	Returned	$1395.60
	12/03/2021	Bill Payment	$1,395.60
	12/06/2021	Returned	$1,395.60
	12/06/2021	Bill Payment	$1,395.60
	12/07/2021	Bill Payment	$1,395.60

Payments History 02/01/2022, thru 08/31/2022. See APPX0381-APPX0399:

WELLS FARGO	01/04/2022	Bill Payment	$1,395.60
	01/05/2022	Returned	$1,395.60
	01/06/2022	Returned	$1,395.60
	01/06/2022	Bill Payment	$1,395.60

02/03/2022	Returned	$1,395.60
02/03/2022	Returned	$1,395.60
02/03/2022	Bill Payment	$1,395.60
02/04/2022	Returned	$1,395.60
02/08/2022	2 Bill Payments	$2,791.20
03/03/2022	Bill Payment	$1,395.60
03/04/2022	Returned	$1,395.60
03/07/2022	Returned	$1,395.60
03/07/2022	Bill Payment	$1,395.60
03/09/2022	Returned	$1,395.60
03/10/2022	2 Bill Payments	$2,791.20
04/05/2022	Bill Payment	$1,395.60
04/06/2022	Returned	$1,395.60
04/07/2022	Returned	$1,395.60
04/08/2022	Returned	$1,395.60
04/11/2022	3 Bill Payments	$4,186.80
05/03/2022	Bill Payment	$1,395.60
05/05/2022	Returned	$1,395.60
05/11/2022	2 Returned	$2,791.20
05/16/2022	3 Bill Payments	$4,186.85
06/02/2022	Returned	$1,395.60
06/03/2022	Bill Payment	$1,395.60
06/06/2022	Retuned	$1,395.60
06/09/2022	2 Returned	$2,791.20
06/14/2022	2 Bill Payments	$2,791.20
07/06/2022	Bill Payment	$1,395.60

07/07/2022	Returned	$1,395.60
07/11/2022	3 Returned	$4,186.80
07/15/2022	3 Bill Payments	$4,186.80
08/03/2022	Returned	$1,395.60
08/03/2022	Bill Payment	$1,395.60
08/15/2022	3 Returned	$4,186.85
08/18/2022	3 Bill Payments	$4,186.85
08/24/2022	2 Bill Payments	$2,791.20
08/30/2022	Bill Payment	$1,395.60

First Cause of Action
Civil RICO

77. The allegations of paragraphs 1 through 76 above are hereby re-alleged and incorporated herein by this reference.

78. Defendants, and each of them, have demanded from Plaintiffs and from Caliber Home Loans, received and retained monies to satisfy the Excess Lien Amounts, said Excess Lien Amounts and the collection thereof being in violation of the Nevada Revised Statutes and of the common laws of the State of Nevada.

79. Defendants had no legal right to demand, collect and retain from Plaintiffs and from Caliber Home Loans the Excess Lien Amounts because, pursuant to Nevada Revised Statutes §116.3116, the Excess Liens Amounts were extinguished by original owner sales instituted by the first security interest holders through which Plaintiffs obtained title to their Real property and were no liens recorded to be collected by

Defendants to satisfy the HOA.

80. On each of the multiple occasions Defendants or their agents, and each of them, demanded and received monies from Caliber Home Loans on behalf of Plaintiffs, Defendants having obtained the monies under false pretenses.

81. Each such of these multiple acts constitute crimes related to racketeering as defined in Nevada Revised Statutes §207.360.

82. As above described, and at all material times related hereto, Defendants or their agents, and each of them, have conducted "racketeering activity," meaning each has engaged in at least two crimes related to racketeering as defined in Nevada Revised Statutes §207.360 said Crimes related to racketeering being:

a. the demanding and receiving the Excess Lien Amounts, by falsely claiming such amounts were properly due and owing by Plaintiffs when, in fact they were not due, and

b. the wrongful taking of the monies of Plaintiffs under circumstances not amounting to robbery.

83. All Defendants engaged in these crimes related to racketeering which have the same or similar pattern, intents, results, accomplices, victims, or methods of commission, or are otherwise interrelated by distinguishing characteristics and are not isolated incidents.

84. Through the combination of individuals comprising each of Defendants' respective officers, directors, members, managers, employees, and agents, and each of the HOAs and management

companies of the HOAs, who, assisting in each of Defendants' acts as above described, have acted together, pursuant to a common design and agreement to engage in racketeering activity, have, therefore, structured a criminal syndicate as defined in Nevada Revised Statutes §207.370.

85. Defendants, and each of them, have with criminal intent, received monies derived, directly or indirectly, from racketeering activities as above described and used said monies to further establish, operate and control their enterprise.

86. Defendants, and each of them, have through their actions above described, intentionally organized, managed, directed, supervised, and financed the criminal syndicate.

87. Defendants, and each of them, have knowingly incited or induced others, such as their respective collection agencies and management companies to engage in intimidation to promote or further the objectives of their criminal syndicate.

88. Acts of intimidation include but are not limited to threats that unless the unlawful Amounts are paid Defendants will proceed in foreclosing on the property, such that Plaintiffs' livelihood would be negatively impacted.

89. Defendants, and each of them, by directing their respective collection agencies and management companies demand the Excess Lien Amounts of money, furnished advice, assistance or direction in the conduct, financing, or management of the affairs of the criminal syndicate with the intent to promote or further the criminal objectives

of the syndicate.

90. Plaintiffs, and each of them, have been injured in their property by reason of Defendants, and each of their violations of Nevada Revised Statutes §207.400 and have a cause of action against Defendants for **three** times the actual damages sustained.

91. As a result of Defendants' actions as herein described, Plaintiffs have suffered damages more than $75,000.00.

92. As a result of Defendants' actions as herein described, Plaintiffs have been forced to incur costs and fees in the prosecution of this action and have been required to incur legal fees and costs to which Plaintiffs hereby make claim and to which Plaintiffs are entitled.

Second Cause of Action
Negligence Per Se

93. The allegations of paragraphs 1 through 92 above are hereby re-alleged. And incorporated herein by this reference.

94. Plaintiffs, having been the recipient of Collection demands by Defendants and having owned the Real Property located within the HOAs, belong to Plaintiffs that Nevada Revised Statutes §649 and Nevada Revised Statutes §116, particularly Nevada Revised Statutes §649.375 and Nevada Revised Statutes §116.3116 was intended to protect.

95. Defendants, and each of them have violated Nevada Revised Statutes §116.3116 by their actions as above described.

96. Each such violation by Defendants caused Plaintiffs to pay more money to the Defendants than required by the Nevada Revised

Statutes, said overpayment comprising injuries.

97. The super priority lien amount limit which is outlined in Nevada Revised Statutes §116.3116 is intended to protect the very Excess Lien Amount injuries incurred by Plaintiffs.

98. As a result of Defendants' actions of violating Nevada Revised Statutes §I16.3116 and overcharging Plaintiffs to satisfy the liens as above described, Plaintiffs have suffered damages in excess of $75,000.00.

99. As a result of Defendants' actions as herein described, Plaintiffs have been forced to incur costs and fees in the prosecution of this action to which Plaintiffs hereby make claim and to which Plaintiffs are entitled.

Third Cause of Action
Breach of Fiduciary Duty

100. The allegations of paragraphs 1 through 99 above are hereby re-alleged and incorporated herein by this reference.

101. In their capacity as homeowners' associations with all the statutory rights, duties and obligations imposed upon them by law, Plaintiffs had the right to expect trust and confidence in the integrity and fidelity of Defendants, such that Defendants owed to Plaintiffs a fiduciary duty.

102. Defendants' actions as described above, including them multiple and repeated overcharging of Plaintiffs to satisfy the Excess Lien Amounts, constitute of breach of the Fiduciary Duty Plaintiffs owed to Defendants.

103. As a result of Defendants' actions as herein described, Plaintiffs have suffered damage in excess of $75,000.00.

104. As a result of Defendants' actions as herein described, Plaintiffs have been forced to incur costs and fees in the prosecution of this action to which Plaintiffs hereby make claim and to which Plaintiffs are entitled.

Fourth Cause of Action

(Breach NRS 116.3113: Plaintiffs Against HOA and their agents)

105. The allegations of paragraphs 1 through 104 above are hereby re-alleged and incorporated herein by this reference.

106. Defendants' actions as described above, including their multiple and repeated overcharging of Plaintiffs to satisfy the Excess Lien Amounts, constitute of breach of Nevada Revised Statutes §116.3116.

107. NRS § 116.1113 provides that every contract or duty governed by this chapter imposes an obligation of good faith in its performance or enforcement.

108. HOA's recorded CC&Rs contains a Mortgage Protection provision which provides "no lien…nor any lien arising by reason of any breach of this Declaration…shall defeat or render invalid the rights of the beneficiary under any Recorded Mortgage of the first and senior priority… made in good faith and for value," thereby making Plaintiff a direct beneficiary of the protections afforded under the CC&Rs, along with all accompanying duties under NRS 116 et seq. and common law.

109. NRS Chapter 116 requires HOA and their agents to comply

with the obligations of the CC&Rs, including the breach of covenants clause.

110. After making the representation in the CC&Rs that no breach of any obligation imposed by the CC&Rs would jeopardize the rights of the beneficiary of the senior deed of trust, HOA and their agents are charged with a duty to inform Plaintiff HOA's representation regarding the unequivocal protection of security interests in the CC&Rs was false, to notify Plaintiff of the Super-priority lien — including fines, interest, late fees, and costs of collection — that are **NOT** allowed to be included in its **super-priority** lien under NRS 116.311(c).

111. As a result of Defendants' actions as herein described, Plaintiffs have suffered damage in excess of $75,000.00.

112. As a result of Defendants' actions as herein described, Plaintiffs have been forced to incur costs and fees in the prosecution of this action to which Plaintiffs hereby make claim and to which Plaintiffs are entitled.

Fifth Cause of Action
(Breach NRS 116.3116 Against U.S. Bank, Caliber Home Loans and Fay Servicing)

113. The allegations of paragraphs 1 through 112 above are hereby re-alleged and incorporated herein by this reference.

114. Defendants' actions violation of the Supreme Court of Nevada as described above, including their multiples and repeated overcharging of Plaintiffs to satisfy the Excess Lien Amounts, constitute of breach of Nevada Revised Statutes §116.3116.

115. Nevada Supreme Court's recent decision in *SFR Investments*

Pool 1, LLC v. U.S. Bank, NA., 334 P.3d 408 (Nev. 2014), concluded that the **bank** (in this case Caliber Home Loans and Fay Servicing the servicers to U.S. Bank) could easily have:

- *"Paid off the full lien to avert its loss of security and request the HOA pay back the amount exceeding the* ***Super-priority amount.***"

116. NRS 116.3116 provides that a homeowners' association lien for assessments are **junior** to a first deed of trust beneficiary's secured interest in the property, with **one limited exception:** a homeowners' association lien is senior to a first deed of trust to the extent of the assessments for common expenses based on the periodic budget adopted by the association pursuant to NRS 116.3115 which would have become due in the absence of acceleration during the 9 months (**6 months for Fannie Mae or Freddie Mac)** immediately preceding institution of an action to enforce the lien[.]

117. Caliber Home Loans made several payments to the "HOA Liens" claimed by Defendants more than two (2) years ago for a total over $28,000. See **APPX0085 – APPX0123**. Neither Caliber Home Loans NOR Fay Servicing have requested the HOA to pay back the amounts exceeding ***Super-priority amount,*** because ***i***n calculating the super-priority amounts allegedly owed included amounts in its supposed **super-priority** lien — fines, interest, late fees, and costs of collection — that are **NOT** allowed to be included in its **super-priority** lien under NRS 116.311(c).

118. Caliber Home Loans and Fay Servicing **intentionally** failed

to request the HOA to pay back the excess of the Super-priority, instead they are attempting to foreclose on the Plaintiff's property.

119. As a result of Defendants' actions as herein described; Plaintiffs have suffered damage in excess of $75,000:00.

120. As a result of Defendants' actions as herein described, Plaintiffs have been forced to incur costs and fees in the prosecution of this action and have been required to hire an attorney and incur attorney fees and costs to which Plaintiffs hereby make claim and to which Plaintiffs are entitled.

Sixth Cause of Action
(Negligence)

121. The allegations of paragraphs 1 through 120 above are hereby re-alleged and incorporated herein by this reference.

122. In their capacity as homeowners' associations with all the statutory rights, duties and obligations imposed upon them by law, Defendants had a duty of due care to Plaintiffs when imposing any liens against Plaintiffs, to impose such liens in an amount consistent with, and not in excess of the amounts permitted by law. Defendants had a further duty to take all appropriate actions with would prevent the overcharging of Plaintiffs for such liens.

123. Defendants' actions as described above, including their multiple and repeated overcharging of Plaintiffs to satisfy the Excess Lien Amounts, constitute a breach of that duty, said breach being the legal cause of Plaintiffs' injuries.

124. As a result of Defendants' breaches and actions as herein

described, Plaintiffs have suffered damages in excess of $75,000.00.

125. As a result of Defendants' actions as herein described, Plaintiffs have been forced to incur costs and fees in the prosecution of this action to which Plaintiffs hereby make claim and to which Plaintiffs are entitled.

Seventh Cause of Action
Slander of Title

126. The allegations of paragraphs 1 through 125 above are hereby re-alleged and incorporated herein by this reference.

127. Pursuant to Nevada Revised Statutes §116.3116, Defendants had a lien against Plaintiffs' Real Property to the extent of the super priority lien amount addressed in the above Fifth Cause of Action.

128. However, Defendants intentionally caused to publicly recorded or transmitted to 3rd parties' false liens and to make false claims to Plaintiffs and to third parties for amounts in excess of the amount to which they were entitled by law.

129. Defendant' have, thus, have, thus, made false and malicious communications disparaging to Plaintiffs' title in Plaintiffs' Real Property and have slandered Plaintiffs' title to such Real Property.

130. As a result, of Defendants' breaches and actions as herein described, Plaintiffs have suffered damages in excess of $75,000.00.

131. As a result, of Defendants' actions as herein described, Plaintiffs have been forced to incur costs and fees in the prosecution of this action to which Plaintiffs hereby make claim and to which Plaintiffs

are entitled.

Eighth Cause of Action
(Unjust Enrichment)

132. The allegations of paragraphs 1 through 131 above are hereby re-alleged and incorporated herein by this reference.

133. Based upon the conduct of Defendants as above described, the Defendant have received undeserved monetary benefits from the collection of the Excess Lien Amounts from Plaintiffs and from Caliber Home Loans on behalf of the Plaintiffs.

134. The Defendants have been, therefore, unjustly enriched at the expense of the Plaintiffs giving rise to a legal and equitable duty to repay he Plaintiffs for all sums.

135. As a result of Defendants' actions as herein described, Plaintiffs have suffered special damages in excess of $75,000.00.

136. As a result of Defendants' actions as herein described, Plaintiffs have been forced to incur costs and fees in the prosecution of this action to which Plaintiffs hereby make claim and to which Plaintiffs are entitled.

Nineth Cause of Action
Declaratory Relief

137. The allegations of paragraphs 1 through 137 above are hereby re-alleged and incorporated herein by this reference.

138. Nevada has adopted the Uniform Declaratory Judgments Act (the "Act").

139. The Act permits persons whose rights, status or other legal

relations affected by a statute or municipal ordinance to have determined by a court of competent jurisdiction any question of construction or validity arising under the status or other legal relations thereunder.

140. Plaintiffs seek a declaration from this Honorable Court that declares that Defendants, as statutory homeowners' associations under NRS 116.3116 provides that a homeowners' association lien for assessments are **junior** to a first deed of trust beneficiary's secured interest in the property, with **one limited exception:** a homeowners' association lien is senior to a first deed of trust to the extent of the assessments for common expenses based on the periodic budget adopted by the association pursuant to NRS 116.3115 which would have become due in the absence of acceleration during the 9 months (6 months for Fannie Mae or Freddie Mac) immediately preceding institution of an action to enforce the lien[.] And because Plaintiffs obtained title to said ("Real Property") through" Grant, Bargain, Sale Deed" and **Fannie Mae** through **Wells Fargo** the servicer (SPA) acquired ownership of the Loan including the Note and Deed of Trust, **before** the date on which the assessments, penalties, fees, charges, late charges, fines, and interest sought by Defendants and comprising said liens, became delinquent.

141. Plaintiffs seek a declaration from this Honorable Court that Defendants have demanded and received from Plaintiffs and Caliber Home Loans monies in order to satisfy Defendants' claimed liens which exceed the super priority lien amount contained in Nevada Revised

Statutes §116.3116 and, therefore, the Excess Lien Amounts have been unlawfully demanded and collected and must be returned with interest.

PRAYER FOR RELIEF

WHEREFORE, Plaintiffs, expressly reserving their right to amend this pleading at the time of, or prior to trial, prays for judgment against Defendants as follows:

1. For general damages in excess of $75,000.00.
2. For declaratory relief as set forth herein.
3. For reasonable attorneys' fees and costs of suit of litigation thereof as damages and under applicable statutes and/or as special damages in excess of $10,000.00.
4. For pre and post judgement interest at the statutory rate as maybe applicable.
5. For punitive and trebled damages.
6. For any further legal and equitable relief that this Court May deem just and equitable.

Dated: November 3, 2022

Plaintiffs in pro se

IMAN Y. HALLOUM

YOUSIF H. HALLOUM

JS 44 (Rev. 09/19)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. *(SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)*

I. (a) PLAINTIFFS

YOUSIF H. & IMAN Y. HALLOUM

(b) County of Residence of First Listed Plaintiff CLARK COUNTY
(EXCEPT IN U.S. PLAINTIFF CASES)

(c) Attorneys *(Firm Name, Address, and Telephone Number)*

IN PRO SE

DEFENDANTS

Caliber Home Loans; Fay Servicing; Red Rock Financial; Assessment Management; Camco Homeowners Asso. Management; Level Comm

County of Residence of First Listed Defendant CLARK COUNTY
(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys *(If Known)*

II. BASIS OF JURISDICTION *(Place an "X" in One Box Only)*

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question *(U.S. Government Not a Party)*
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity *(Indicate Citizenship of Parties in Item III)*

III. CITIZENSHIP OF PRINCIPAL PARTIES *(Place an "X" in One Box for Plaintiff and One Box for Defendant)*
(For Diversity Cases Only)

	PTF	DEF		PTF	DEF
Citizen of This State	☐ 1	☐ 1	Incorporated *or* Principal Place of Business In This State	☐ 4	☒ 4
Citizen of Another State	☐ 2	☐ 2	Incorporated *and* Principal Place of Business In Another State	☒ 5	☐ 5
Citizen or Subject of a Foreign Country	☐ 3	☐ 3	Foreign Nation	☐ 6	☐ 6

IV. NATURE OF SUIT *(Place an "X" in One Box Only)*

Click here for: Nature of Suit Code Descriptions.

CONTRACT
- ☐ 110 Insurance
- ☐ 120 Marine
- ☐ 130 Miller Act
- ☐ 140 Negotiable Instrument
- ☐ 150 Recovery of Overpayment & Enforcement of Judgment
- ☐ 151 Medicare Act
- ☐ 152 Recovery of Defaulted Student Loans (Excludes Veterans)
- ☐ 153 Recovery of Overpayment of Veteran's Benefits
- ☐ 160 Stockholders' Suits
- ☐ 190 Other Contract
- ☐ 195 Contract Product Liability
- ☐ 196 Franchise

REAL PROPERTY
- ☐ 210 Land Condemnation
- ☐ 220 Foreclosure
- ☐ 230 Rent Lease & Ejectment
- ☐ 240 Torts to Land
- ☐ 245 Tort Product Liability
- ☒ 290 All Other Real Property

TORTS

PERSONAL INJURY
- ☐ 310 Airplane
- ☐ 315 Airplane Product Liability
- ☐ 320 Assault, Libel & Slander
- ☐ 330 Federal Employers' Liability
- ☐ 340 Marine
- ☐ 345 Marine Product Liability
- ☐ 350 Motor Vehicle
- ☐ 355 Motor Vehicle Product Liability
- ☐ 360 Other Personal Injury
- ☐ 362 Personal Injury - Medical Malpractice

PERSONAL INJURY
- ☐ 365 Personal Injury - Product Liability
- ☐ 367 Health Care/ Pharmaceutical Personal Injury Product Liability
- ☐ 368 Asbestos Personal Injury Product Liability

PERSONAL PROPERTY
- ☐ 370 Other Fraud
- ☐ 371 Truth in Lending
- ☐ 380 Other Personal Property Damage
- ☐ 385 Property Damage Product Liability

CIVIL RIGHTS
- ☐ 440 Other Civil Rights
- ☐ 441 Voting
- ☐ 442 Employment
- ☐ 443 Housing/ Accommodations
- ☐ 445 Amer. w/Disabilities - Employment
- ☐ 446 Amer. w/Disabilities - Other
- ☐ 448 Education

PRISONER PETITIONS

Habeas Corpus:
- ☐ 463 Alien Detainee
- ☐ 510 Motions to Vacate Sentence
- ☐ 530 General
- ☐ 535 Death Penalty

Other:
- ☐ 540 Mandamus & Other
- ☐ 550 Civil Rights
- ☐ 555 Prison Condition
- ☐ 560 Civil Detainee - Conditions of Confinement

FORFEITURE/PENALTY
- ☐ 625 Drug Related Seizure of Property 21 USC 881
- ☐ 690 Other

LABOR
- ☐ 710 Fair Labor Standards Act
- ☐ 720 Labor/Management Relations
- ☐ 740 Railway Labor Act
- ☐ 751 Family and Medical Leave Act
- ☐ 790 Other Labor Litigation
- ☐ 791 Employee Retirement Income Security Act

IMMIGRATION
- ☐ 462 Naturalization Application
- ☐ 465 Other Immigration Actions

BANKRUPTCY
- ☐ 422 Appeal 28 USC 158
- ☐ 423 Withdrawal 28 USC 157

PROPERTY RIGHTS
- ☐ 820 Copyrights
- ☐ 830 Patent
- ☐ 835 Patent - Abbreviated New Drug Application
- ☐ 840 Trademark

SOCIAL SECURITY
- ☐ 861 HIA (1395ff)
- ☐ 862 Black Lung (923)
- ☐ 863 DIWC/DIWW (405(g))
- ☐ 864 SSID Title XVI
- ☐ 865 RSI (405(g))

FEDERAL TAX SUITS
- ☐ 870 Taxes (U.S. Plaintiff or Defendant)
- ☐ 871 IRS—Third Party 26 USC 7609

OTHER STATUTES
- ☐ 375 False Claims Act
- ☐ 376 Qui Tam (31 USC 3729(a))
- ☐ 400 State Reapportionment
- ☐ 410 Antitrust
- ☐ 430 Banks and Banking
- ☐ 450 Commerce
- ☐ 460 Deportation
- ☐ 470 Racketeer Influenced and Corrupt Organizations
- ☐ 480 Consumer Credit (15 USC 1681 or 1692)
- ☐ 485 Telephone Consumer Protection Act
- ☐ 490 Cable/Sat TV
- ☐ 850 Securities/Commodities/ Exchange
- ☐ 890 Other Statutory Actions
- ☐ 891 Agricultural Acts
- ☐ 893 Environmental Matters
- ☐ 895 Freedom of Information Act
- ☐ 896 Arbitration
- ☐ 899 Administrative Procedure Act/Review or Appeal of Agency Decision
- ☐ 950 Constitutionality of State Statutes

V. ORIGIN *(Place an "X" in One Box Only)*

☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened ☐ 5 Transferred from Another District *(specify)* ☐ 6 Multidistrict Litigation - Transfer ☐ 8 Multidistrict Litigation - Direct File

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing ***(Do not cite jurisdictional statutes unless diversity)***:
28 U.S.C. § 2201

Brief description of cause:
Declaratory relief, violation of NRS 116.3113 et seq., Civil Rico, Slander of Title, Unjust enrichment

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A **CLASS ACTION** UNDER RULE 23, F.R.Cv.P.

DEMAND $

CHECK YES only if demanded in complaint:
JURY DEMAND: ☐ Yes ☒ No

VIII. RELATED CASE(S) IF ANY

(See instructions): JUDGE _____ DOCKET NUMBER _____

DATE
10/26/2022

SIGNATURE OF ATTORNEY OF RECORD
In Pro Se: /s/ Yousif Halloum

FOR OFFICE USE ONLY

RECEIPT # _____ AMOUNT _____ APPLYING IFP _____ JUDGE _____ MAG. JUDGE _____

INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

I.(a) **Plaintiffs-Defendants.** Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.

(b) **County of Residence.** For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)

(c) **Attorneys.** Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".

II. **Jurisdiction.** The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below.
United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here.
United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box.
Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.
Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; **NOTE: federal question actions take precedence over diversity cases.**)

III. **Residence (citizenship) of Principal Parties.** This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.

IV. **Nature of Suit.** Place an "X" in the appropriate box. If there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: Nature of Suit Code Descriptions.

V. **Origin.** Place an "X" in one of the seven boxes.
Original Proceedings. (1) Cases which originate in the United States district courts.
Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441.
Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date.
Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.
Multidistrict Litigation – Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407.
Multidistrict Litigation – Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket.
PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7. Origin Code 7 was used for historical records and is no longer relevant due to changes in statue.

VI. **Cause of Action.** Report the civil statute directly related to the cause of action and give a brief description of the cause. **Do not cite jurisdictional statutes unless diversity.** Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service

VII. **Requested in Complaint.** Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P.
Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction.
Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.

VIII. **Related Cases.** This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

APPENDIX

Appendix Table of Contents

Document	Initiated Party	Appx. No.
EXHIBIT "1" ***Clark County Recorder:*** GRANT, BARGAIN, SALE DEED Instrument #: 200608280004424, Date: 08/28/2006: **Conveyed** From: Giuseppe Consarino. To: Yousif Halloum and Iman Y. Halloum, husband and wife as Joint Tenants	Title Company Recorded Sale Clark County Recorder	APPX0001 - APPX0004
EXHIBIT "2" ***Clark County Recorder:*** **DEED OF TRUST** Instrument #: 200705250001298 Date: 05/25/2007, From: HALLOUM. YOUSIF, To: WELLS FARGO BANK NA (SPA) Servicer of Fannie Mae	Well Fargo Recorded Deed Clark County Recorder	APPX0005 - APPX0042
EXHIBIT "3" ***Clark County Recorder:*** HOA **Earliest** Recorded Liens: Instrument #: 200708220004900 Date: 08/22/2007 Instrument #: 200710230002978 Date: 10/23/2007 Instrument #: 200711200000346 Date: 11/20/2007	HOA Recorded Liens	APPX0043 - APPX0046
EXHIBIT "4" 08/26/2015 Plaintiffs received from Wells Fargo Home Mortgage SPA on behalf of **Fannie Mae** "Trial Period Plan Notice" including the terms of the "Loan Modification"	Wells Fargo Home Mortgage	APPX0047 - APPX0055
EXHIBIT "5" 08/26/2015 Fannie Mae set the terms of the Loan Modification addressed to the SPA Wells Fargo Home Mortgage	Fannie Mae	APPX0056 - APPX0059
EXHIBIT "6" Substitution of Trustee and Full Reconveyance Requested by Wells Fargo **NATIONAL BANKING ASSOCIATION** as Trustee in lieu of said Deed of Trust Recorded at Clark County dated 10/21/2015 Inst. #20151021-0000586	Wells Fargo	APPX0060 - APPX0063
EXHIBIT "7" 10/27/2015 Plaintiffs received Letter from Wells Fargo Home Mortgage that Fannie Mae changed Servicer SPA from Wells Fargo Home Mortgage to Caliber Home Loans Effective 11/17/2015 and assuring that the terms of the Loan Modification will not be affected	Wells Fargo Home Mortgage	APPX0064 - APPX0067

EXHIBIT "8" Assignment of Deed of Trust from Wells Fargo Bank, N.A., 1 Home Campus, Des Moines, IA 50328-0001 to **U.S. Bank Trust**, N.A., As Trustee for LSF9 Master Participation Trust Recorded on 07/19/2016 Ins. #20160719-0001786	Wells Fargo Home Mortgage	APPX0068 - APPX0070
EXHIBIT "9" 12/18/2015 Plaintiffs received from Caliber Home Loans in which the terms of Loan Modification **inconsistent** with the terms set by Fannie Mae and Wells Fargo Home Mortgage.	Caliber Home Loans	APPX0071 - APPX0073
EXHIBIT "10" 12/24/2015 Plaintiffs opposition to Caliber Home Loans for changing the terms of the "Loan Modification" their letter dated December 18, 2015 already set by **Fannie Mae** and Wells Fargo the servicer SPA for Fannie Mae certified FedEx 782036380267	Plaintiff's	APPX0074 - APPX0077
EXHIBIT "11" Red Rock Financial Recorded a "Notice of Foreclosure Sale" with Clark County Recorder on 12/18/2019 Inst. # 20191218-0002942 and served on the Plaintiff s Yousif Halloum	Red Rock Financial (HOA)	APPX0078 - APPX0082
EXHIBIT "12" With the consent of Caliber Home Loans, Red Rock Financial Requested and Recorded Subordination Agreement to Existing Deed of Trust and Acknowledgment of Payment of Super Priority Lien included Amounts of fines, late fees, interest, dues, and costs of collection Recorded at Clark County on 12/23/2019 Inst # 20191223-0002142	Red Rock Financial (HOA)	APPX0083 - APPX0084
EXHIBIT "13" On 04/26/2016 Defendants Assessment Management Services on behalf of HOA demanded and collected from Caliber Home Loans **$4,462.34** included Amounts of fines, late fees, interest, dues, and costs of collection – that are **NOT** allowed to be included in its super-priority lien under NRS 116.311(c)	Assessment Management Services (HOA)	APPX0085 - APPX0095
EXHIBIT "14" On 01/03/2020 Defendants Red Rock Financial on behalf of HOA demanded and collected from Caliber Home Loans the amount **$21,363.99,** included Amounts of fines, late fees, interest, dues, and costs of collection –that are NOT allowed to be included in its **super-priority** lien under NRS 116.311(c)	Red Rock Financial HOA	APPX0096 - APPX0114
EXHIBIT "15" On 08/08/2020 Defendants Green Valley Ranch Community Association on behalf of HOA demanded and collected from Caliber Home Loans the amount **$2,754.41** - included Amounts of fines, late fees, interest, dues, and costs of collection – that are NOT allowed in its **super-priority** NRS 116.311(c)	HOA	APPX0115 - APPX0123

EXHIBIT "16" On 9/23/2021 Plaintiffs (Homeowners) received Certified Letter from Defendants Red Rock Financial on behalf of HOA demanded the amount of **$3,385.67** included Amounts of fines, late fees, interest, dues, and costs of collection – that are NOT allowed to be included in its **super-priority** lien under NRS 116.311(c)	Red Rock Financial	APPX0124 - APPX0133
EXHIBIT "17" NOTICE OF SERVICING TRANSFER From Caliber Home Loans. To Fay Servicing Effective 01/20/2021	Caliber Home Loans	APPX0134 - APPX0136
EXHIBIT "18" On 01/27/2021 Plaintiffs Set up BillPay with Wells Fargo Bank for a Series of Recurring Mortgage Payments to Fay Servicing for the amount of $1,395.60 Starting February 2021	Plaintiffs BillPay thru Wells Faro	APPX0137 - APPX0138
EXHIBIT "19" 02/01/2021 FAY SERVICING (SPA) Servicer on behalf of U.S. Bank Trust **Changing** the Terms of the "Loan Modification" was Set by Wells Fargo SPA the Former Servicer for **Fannie Mae** and signed by Caliber Home Loans and Plaintiffs.	Mail From Fay Servicing	APPX0139 - APPX0140
EXHIBIT "20" Fay Servicing "NOTICE OF DEFAULT AND INTENT TO ACCELERATE" dated 03/03/2021, Caliber Home Paid HOA and its Agents in **Excess of Super-Priority** in Violation of NRS 116.3116 & 12 U.S.C. § 4617(j)(4)	Mail From Fay Servicing	APPX0141 - APPX0144
EXHIBIT "21" 03/07/2021 Plaintiffs Objected to FAY SERVICING for Changing the Terms of the "Loan Modification" Set by Wells Fargo (SPA) Servicer for **Fannie Mae** and Caliber Home Loans	Plaintiffs Response to Fay Servicing	APPX0145 - APPX0148
EXHIBIT "22" Fay Servicing Issued "ANNUAL ESCROW DISCLOSURE STATEMENT" on 07/14/21 Inconsistent with the Terms of the "Loan Modification" and comingling with Excess **Super-Priority**	Plaintiffs BillPay Thru Wells Fargo	APPX0149 - APPX0152
EXHIBIT "23" Monthly Mortgage Statements by FAY SERVICING 08/10/2021 included Unlawful amounts Paid to Homeowners Association and their Collection Agents by Former Servicer Caliber Home Loans	Mail From Fay Servicing	APPX0153 - APPX0160
EXHIBIT "24": "CAMCO" on behalf of the "Inspiration at Green Valley Ranch" Demanded and Collected from Plaintiffs $1,906.93	Bank Statements	APPX0161 - APPX0173

EXHIBIT "25": "TERRAWEST" Demanded and Collected from Plaintiffs $76.88	Invoice From TERRAWEST	APPX0174 - APPX0180
EXHIBIT "26" "Level Community Management" Notice of Delinquent Assessment Lien on Behalf of the Inspiration at Green Valley Ranch Homeowners Recorded on 02/08/2022 Inst. #20220208-0000564	Records From Clark County	APPX0181 - APPX0183
EXHIBIT "27" "Escrow Account" <u>Property Tax</u>: Fiscal Years: 2015-2016 thru 2022-2023	Records from Clark County	APPX0184 - APPX0213
EXHIBIT "28" "Escrow Account" **<u>Property Insurance</u>:** Fiscal Years: 5/18/2015-5/18/2016 thru 3/28/2022-3/28/2023	Records from Farmers Insurance	APPX0214 - APPX0227
EXHIBIT "29": Increase of Escrow Account – Caliber Home Loans letter dated August 19, 2019, on page 2, the 3rd paragraph increases of the Escrow Account resulted in increased the mortgage payment from $1,269.15 to $1,395.60 as of October 1, 2019.	Records of Caliber Home Loans	APPX0228 - APPX0230
EXHIBIT "30" Caliber Home Loans Acknowledged – Seven (7) Trial Payments two (2) received by Wells Fargo and five (5) received by Caliber Home Loans were not applied to the mortgage loan	Caliber Home Loan Letter	APPX0231 - APPX0233
EXHIBIT "31" Caliber Home Loans and Fay Servicing disregarding RESPA requirements of proper escrow analysis guide.	RESPA – Escrow Anal. Guide	APPX0234 - APPX0238
EXHIBIT "E": Mortgage Payments Made to Caliber Home Loans After the Approval of the "Loan Modification": **June 1, 2016, through December 31, 2016**	Bank Statements	APPX0239 - APPX0252
EXHIBIT "F": Mortgage Payments Made to Caliber Home Loans After the Approval of the "Loan Modification": **January 1, 2017, through December 31, 2017**	Bank Statements	APPX0253 - APPX0277
Exhibit "G": Mortgage Payments Made to Caliber Home Loans After the Approval of the "Loan Modification": **January 1, 2018, through December 31, 2018**	Bank Statements	APPX0278 - APPX0302

EXHIBIT "H": Mortgage Payments Made to Caliber Home Loans After the Approval of the "Loan Modification": **January 1, 2019, through December 31, 2019**	Bank Statements	APPX0303 - APPX0327
EXHIBIT "I": Mortgage Payments Made to Caliber Home Loans After the Approval of the "Loan Modification": **January 1, 2020, through December 31, 2020**	Bank Statements	APPX0328 - APPX0352
EXHIBIT "J": Mortgage Payments Made to Caliber Home Loans After the Approval of the "Loan Modification": **January 1, 2021, through January 31, 2021**	Bank Statements	APPX0353 - APPX0355
EXHIBIT "L": Mortgage Payments Made to Fay Servicing including regular payments and returned payments: **February 1, 2021, through December 31, 2021**	Bank Statements	APPX0358 - APPX0380
EXHIBIT "M" Mortgage Payments Made to Fay Servicing including regular payments and returned payments: **January 1, 2022, through August 31, 2022**	Bank Statements	APPX0381 - APPX0399
EXHIBIT "N" -Loan Modification -In the form of: FORECLOSURE FORBEARANCE AGREEMENT. FIXED WITH PRINCIPAL DEFERMENT	Signed Loan Modification	APPX0400 - APPX0405

EXHIBIT "1"

Clark County Recorder Office

GRANT, BARGAIN, SALE DEED

Instrument #: 2006082800044424
Date: 08/28/2006

Conveyed

From: Giuseppe Consarino
To: Yousif Halloum and Iman Y. Halloum, husband and wife as Joint Tenants

20060828-0004424

RECORDING REQUESTED BY:
Fidelity National Title Agency of Nevada
Escrow No. 06-192236-TH
Title Order No. 00192236

When Recorded Mail Document and Tax Statement To:
Yousif Halloum
2428 Devotion Ridge Drive
Henderson, NV 89052

RPTT: 2,346.00
APN: 178-19-312-078

(13-1)

Fee: $15.00 RPTT: $2,346.00
N/C Fee: $0.00
08/28/2006 14:51:38
T20060150414
Requestor:
FIDELITY NATIONAL TITLE
Frances Deane SOL
Clark County Recorder Pgs: 3

GRANT, BARGAIN, SALE DEED

THIS INDENTURE WITNESSETH: That **Giuseppe Consarino, An Unmarried Man**

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, do(es) hereby Grant, Bargain, Sell and

Convey to **Yousif Halloum and Iman Y. Halloum, husband and wife as Joint Tenants**

all that real property situated in the Clark County, State of Nevada, bounded and described as follows:

SEE EXHIBIT ONE ATTACHED HERETO AND MADE A PART HEREOF

SUBJECT TO: 1. Taxes for the fiscal year 2006-07
2. Covenants, Conditions, Reservations, Rights, Rights of Way and Easements now of record.

Together with all and singular tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining.

DATED: August 25, 2006

STATE OF NEVADA
COUNTY OF Clark

Giuseppe Consarino

This instrument was acknowledged before me
on August 25, 2006
by Giuseppe Consarino

NOTARY PUBLIC
STATE OF NEVADA
County of Clark
C.O. COOPER
Appt. No. 06-102376-1
My Appt. Expires Jan. 19, 2009

Signature C.O. Cooper
Notary Public
My Commission Expires: Jan 19, 2009

Escrow No. 06-192236-TH
Title Order No. 00192236

EXHIBIT ONE

Parcel 1:

Lot 16 of Final Map of Inspiration at Green Valley Ranch 1, as shown by map thereof on file in Book 103 of Plats, Page 8, in the Office of the County Recorder, Clark County, Nevada, and as amended by Certificate of Amendment recorded February 11, 2002 as Document Numbers, 00600, 00601, 00602 and 00603, Official Records.

Parcel 2:

A non-exclusive easement for access, ingress and egress of Common Elements and Private Streets as provided for in and subject to that certain Declaration of Covenants, Conditions and Restrictions for Inspiration at Green Valley Ranch recorded April 03, 2002 in Book 20020403 as Document No. 00645, Official Records.

STATE OF NEVADA
DECLARATION OF VALUE

1. Assessor Parcel Number(s)
   a) 178-19-312-078
   b) _____
   c) _____
   d) _____

2. Type of Property:
   a) ☐ Vacant Land b) ☒ Single Fam. Res.
   c) ☐ Condo/Twnhse d) ☐ 2 - 4 Plex
   e) ☐ Apt. Bldg. f) ☐ Comm'l/Ind'l
   g) ☐ Agricultural h) ☐ Mobile Home
   ☐ Other _____

a6

FOR RECORDER'S OPTIONAL USE ONLY
Document/Instrument #: _____
Book: _____ Page: _____
Date of Recording: _____
Notes: _____

3. Total Value/Sales Price of the Property $ 460,000.00
   Deed in Lieu of Foreclosure Only (Value of Property) (_____)
   Transfer Tax Value: $ 460,000.00
   Real Property Transfer Tax Due $ 2,346.00

4. **If Exemption Claimed:**
   a. Transfer Tax Exemption per NRS 375.090, Section 0
   b. Explain Reason for Exemption: _____

5. Partial Interest: Percentage being transferred: 100%

The undersigned declares and acknowledges, under penalty of perjury, pursuant to NRS 375.060 and NRS 375.110, that the information provided is correct to the best of their information and belief, and can be supported by documentation if called upon to substantiate the information provided herein. Furthermore, the parties agree that disallowance of any claimed exemption, or other determination of additional tax due, may result in a penalty of 10% of the tax due plus interest at 1% per month. Pursuant to NRS 375.030, the Buyer and Seller shall be jointly and severally liable for any additional amount owed.

Signature _____ Capacity SELLER
Signature _____ Capacity Buyer

SELLER (GRANTOR) INFORMATION (REQUIRED)	BUYER (GRANTEE) INFORMATION (REQUIRED)
Print Name: Giuseppe Consarino	Print Name: Yousif Halloum and Iman Y. Halloum
Address: 2428 Devotion Ridge Drive	Address:
City, State, Zip: Henderson, NV 89052	City, State, Zip:

COMPANY/PERSON REQUESTING RECORDING (required if not seller or buyer)
Print Name: Fidelity National Title Agency of Nevada Escrow #: 06-192236-TH
Address: 5597 W. Spring Mountain Road
City, State and Zip: Las Vegas, NV 89102
(AS A PUBLIC RECORD THIS FORM MAY BE RECORDED/MICROFILMED)

(declval.wpd)(04-05)

4424

EXHIBIT "2"

Clark County Recorder

DEED OF TRUST

Instrument #: 200705250001298
Date: 05/25/2007
From: HALLOUM. YOUSIF
To: WELLS FARGO BANK NA (SPA) Servicer of Fannie Mae

38

20070525-0001298

Assessor's Parcel Number:
178-19-312-078
Return To: WFHM FINAL DOCS X9999-01M

1000 BLUE GENTIAN ROAD
EAGAN, MN 55121

Prepared By: WELLS FARGO BANK, N.A.

12550 SE 93RD AVE, SUITE 400,
CLACKAMAS, OR 970150000
~~Recording Requested By~~: WELLS FARGO BANK, N.A.
12550 SE 93RD AVE, SUITE 400,
CLACKAMAS, OR 970150000 SIGNED IN COUNTERPART

Fee: $51.00
N/C Fee: $0.00

05/25/2007 10:21:55
T20070095803
Requestor:
FIDELITY NATIONAL TITLE

Debbie Conway DBX
Clark County Recorder Pgs: 38

07-4909-MD

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated MAY 17, 2007 together with all Riders to this document.
(B) "Borrower" is YOUSIF HALLOUM, ~~A MARRIED PERSON~~ AND IMAN Y. HALLOUM, HUSBAND AND WIFE

Borrower is the trustor under this Security Instrument.
(C) "Lender" is WELLS FARGO BANK, N.A.

Lender is a NATIONAL ASSOCIATION
organized and existing under the laws of THE UNITED STATES
0075864801

Assessor's Parcel Number:
178-19-312-078
Return To: WFHM FINAL DOCS X9999-01M

1000 BLUE GENTIAN ROAD
EAGAN, MN 55121

Prepared By: WELLS FARGO BANK, N.A.

12550 SE 93RD AVE, SUITE 400,
CLACKAMAS, OR 970150000
Recording Requested By: WELLS FARGO BANK, N.A.
12550 SE 93RD AVE, SUITE 400,
CLACKAMAS, OR 970150000

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated MAY 17, 2007 together with all Riders to this document.
(B) "Borrower" is YOUSIF HALLOUM, ~~A MARRIED PERSON~~ AND IMAN Y. HALLOUM, HUSBAND AND WIFE

Borrower is the trustor under this Security Instrument.
(C) "Lender" is WELLS FARGO BANK, N.A.

Lender is a NATIONAL ASSOCIATION
organized and existing under the laws of THE UNITED STATES
0075864801

Lender's address is P.O. BOX 11701, NEWARK, NJ 071014701

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is UNITED TITLE OF NEVADA
4100 W. FLAMINGO ROAD, #1000, LAS VEGAS, NV 89103
(E) "Note" means the promissory note signed by Borrower and dated MAY 17, 2007
The Note states that Borrower owes Lender THREE HUNDRED EIGHTY EIGHT THOUSAND AND 00/100 Dollars
(U.S. $*******388,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JUNE 01, 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☒ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

Lender's address is P.O. BOX 11701, NEWARK, NJ 071014701

Lender is the beneficiary under this Security Instrument.
(D) "Trustee" is UNITED TITLE OF NEVADA
4100 W. FLAMINGO ROAD, #1000, LAS VEGAS, NV 89103
(E) "Note" means the promissory note signed by Borrower and dated MAY 17, 2007
The Note states that Borrower owes Lender THREE HUNDRED EIGHTY EIGHT THOUSAND AND 00/100 Dollars
(U.S. $ *******388,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JUNE 01, 2037
(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☒ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(L) "Escrow Items" means those items that are described in Section 3.
(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of CLARK :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART THEREOF

TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 071014701

Parcel ID Number: 178-19-312-078 which currently has the address of

2428 DEVOTION RIDGE DRIVE [Street]

HENDERSON [City], Nevada 89052 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "**Successor in Interest of Borrower**" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of CLARK :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART THEREOF

TAX STATEMENTS SHOULD BE SENT TO: WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 071014701

Parcel ID Number: 178-19-312-078 which currently has the address of

2428 DEVOTION RIDGE DRIVE [Street]

HENDERSON [City], Nevada 89052 [Zip Code]

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

Initials: _____

attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

Initials:

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

Initials:

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

Initials:

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

Initials: _____

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be

Initials:

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be

one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

Initials:

one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option, and without further demand, may invoke the power of sale, including the right to accelerate full payment of the Note, and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Assumption Fee. If there is an assumption of this loan, Lender may charge an assumption fee of U.S. $ 900.00

Initials:

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option, and without further demand, may invoke the power of sale, including the right to accelerate full payment of the Note, and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Assumption Fee. If there is an assumption of this loan, Lender may charge an assumption fee of U.S. $ 900.00

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____

_____ (Seal)
YOUSIF HALLOUM -Borrower

_____

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
IMAN Y HALLOUM -Borrower

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____ _____ (Seal)
YOUSIF HALLOUM -Borrower

_____ _____ (Seal)
-Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower IMAN Y HALLOUM -Borrower

STATE OF NEVADA
COUNTY OF CLARK

This instrument was acknowledged before me on May 24, 2007 by
YOUSIF HALLOUM AND [redacted]

MORRIS W. ROSE
NOTARY PUBLIC
STATE OF NEVADA
DATE APPOINTMENT EXP: 04-23-2009
CERTIFICATE NO: 01-66823-1

Morris W. Rose

Mail Tax Statements To:

WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 071014701

ALL-PURPOSE ACKNOWLEDGEMENT

State of California
County of San Joaquin } ss.

On 2~~1st~~ of MAY, 20 ~~07~~, before me, Lindsey Putnam, Notary Public, personally appeared IMAN Y. HALLOUM,



☐ Personally known to me
☑ Proved to me on the basis of satisfactory evidence

to be the person(s) whose name(s) is/~~are~~ subscribed to the within instrument and acknowledged to me that ~~he~~/she/~~they~~ executed the same in ~~his~~/her/~~their~~ authorized capacity(~~ies~~), and that by ~~his~~/her/~~their~~ signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Notary's Signature

DEED OF TRUST
Title of Document

Commission Expiration
6th January 2009

EXHIBIT "ONE"

LEGAL DESCRIPTION

Assessor's Parcel No: 178-19-312-078

Parcel One:

Lot 16 of Final Map of Inspiration at Green Valley Ranch Unit 1 as shown by map thereof on file in Book 103 of Plats, page 8 in the Office of the County Recorder of Clark County, Nevada and amended by that certain Certificate of Amended recorded February 11, 2002 as Instrument Nos. 00600, 00601, 00602 and 00603 in Book 20020211 Official Records

Parcel Two:

A non-exclusive easement for access, ingress and egress of Common Elements and Private Street as provided for in and subject to that certain Declaration of Covenants, Conditions and Restrictions for Inspiration at Green Valley Ranch recorded April 3, 2002 as Instrument No. 00645 in Book 2000403 Official Records .

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 17TH day of MAY, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to WELLS FARGO BANK, N.A. (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 2428 DEVOTION RIDGE DRIVE, HENDERSON, NV 89052

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS (the "Declaration"). The Property is a part of a planned unit development known as INSPIRATION AT GREEN VALLEY RANCH

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

0075864801



PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 17TH day of MAY, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to WELLS FARGO BANK, N.A.

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
2428 DEVOTION RIDGE DRIVE, HENDERSON, NV 89052

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS (the "Declaration"). The Property is a part of a planned unit development known as
INSPIRATION AT GREEN VALLEY RANCH

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

0075864801

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

Initials: _____

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

YOUSIF HALLOUM (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

IMAN Y HALLOUM (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

YOUSIF HALLOUM (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

IMAN Y HALLOUM (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower

EXHIBIT "3"

Clark County Recorder
HOA **Earliest** Recorded Liens:

Instrument #: 200708220004900 Date: 08/22/2007

Instrument #: 200710230002978 Date: 10/23/2007

Instrument #: 200711200000346 Date: 11/20/2007

20070822-0004900

Fee: $14.00
N/C Fee: $0.00

08/22/2007 14:31:08
T20070151551
Requestor:
NORTH AMERICAN TITLE COMPANY

Debbie Conway KGP
Clark County Recorder Pgs: 1

Assessor Parcel Number: 178-19-312-078
File Number: R17170

LIEN FOR DELINQUENT ASSESSMENTS

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

NOTICE IS HERBY GIVEN: Red Rock Financial Services, a division of RMI Management LLC, officially assigned as agent by the Inspiration at Green Valley Ranch Homeowners Association, herein also called the Association, in accordance with Nevada Revised Statues and outlined in the Association Covenants, Conditions, and Restrictions, herein also called CC&R's, recorded on 4/3/2002, in Book Number 20020403, as Instrument Number 00645 and including any and all Amendments and Annexations et. seq., of Official Records of Clark County, Nevada. Which have been supplied to and agreed upon by said owner.

Said Association imposes a Lien for Delinquent Assessments on the commonly known property:
2428 Devotion Ridge Drive, Henderson, NV 89052
INSPIRATION AT GREEN VALLEY- UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16, in the County of Clark
Current Owner(s) of Record:
YOUSIF HALLOUM, IMAN Y. HALLOUM
The amount owing as of the date of preparation of this lien is **$1,071.49.
This amount includes assessments, late fees, interest, fines/violations and collection fees and costs.
**The said amount will increase as assessments, late fees, interest, fines/violations, collection fees and costs and/or decrease as partial payments are applied to the account.

Dated: August 20, 2007

Prepared By Monique Washington, Red Rock Financial Services, on behalf of Inspiration at Green Valley Ranch Homeowners Association

STATE OF NEVADA)
COUNTY OF CLARK)
On August 20, 2007, before me, personally appeared Monique Washington, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

ASHLEY REMEIKA
Notary Public State of Nevada
No. 05-98151-1
My appt. exp. July 14, 2009

When Recorded Mail To: Red Rock Financial Services
6830 West Oquendo Road, Suite 201
Las Vegas, Nevada 89118
702-932-6887

20071023-0002978

Fee: $14.00
N/C Fee: $0.00

10/23/2007 13:58:38
T20070189024
Requestor:
TITLE COURT SERVICE INC

Debbie Conway JJF
Clark County Recorder Pgs: 1

APN#: 178-19-312-078

Green Valley Ranch Homeowners Association
c/o TERRA WEST PROPERTY MANAGEMENT
2655 S. RAINBOW BLVD., SUITE 200
LAS VEGAS NV 89146
(702) 251-4596
E-mail: kpatrick@terrawest.com

October 19, 2007

US FIRST CLASS MAIL &
CERTIFIED MAIL RETURN RECEIPT REQUESTED

225
Yousif & Iman Y Halloum
2428 Devotion Ridge Drive
Henderson, NV 89052

ACCOMODATION

RE: DELINQUENT BALANCE - $787.38
Account no.: 00150-5203

NOTICE OF CLAIM OF DELINQUENT ASSESSMENT LIEN

NOTICE IS HEREBY GIVEN, that in accordance with Nevada Revised Statutes Section 116.3116 and the Declaration of Covenants, Conditions and Restrictions (CC&Rs) of **Green Valley Ranch Homeowners Association** recorded as official records of Clark County, Nevada, and all Amendments and Annexations thereto, et seq., which have been supplied to and agreed to by said and reputed owner, the Association has made demand for payment of the total amount due and said sum has not been paid. Therefore, a lien is hereby claimed by Green Valley Ranch Homeowners Association upon the real property, buildings, improvements and structures thereon, described as follows:

Commonly known as: **2428 Devotion Ridge Drive Henderson, NV 89052**
Legal Description: INSPIRATION AT GREEN VALLEY
RANCH-UNIT 1
PLAT BOOK 103 PAGE 8
LOT 16

The **Yousif & Iman Y Halloum,** is/are the owner(s) and the reputed owner(s) of said real property and improvements described above.

THE AMOUNT OWING AND UNPAID TOTAL is $787.38 as of October 19, 2007. This amount may include assessments, late fees, special assessments, fines, collection fees, trustee fee, and interest. Assessments, late fees, and interest will continue to accrue pursuant to Green Valley Ranch Homeowners Association CC&Rs, as well as additional fees of the agent for the Association incurred in connection with preparation, recording and foreclosure of this lien. All payments submitted must be in the form of a Cashier's Check or Money Order, and received no later than November 20, 2007 to avoid enforcement of this lien.

Dated: October 19, 2007

BY: _____
Sharon Taylor
Terra West Property Management as agent for
Green Valley Ranch Homeowners Association

STATE OF NEVADA)
COUNTY OF CLARK)

This instrument was acknowledged before me, a Notary Public
On this 19 Day of October, 2007.

By: _____
Patricia Rossol, Notary Public

WHEN RECORDED RETURN TO:
Green Valley Ranch Homeowners Association
c/o TERRA WEST PROPERTY MANAGEMENT
2655 S. RAINBOW BLVD., SUITE 200 * LAS VEGAS NV 89146
Account No.: 00150-5203

PATRICIA ROSSOL
Notary Public, State of Nevada
Appointment No. 02-79210-1
My Appt. Expires Dec. 11, 2010

20071120-0000346
Fee: $14.00
N/C Fee: $0.00
11/20/2007 09:07:16
T20070202940
Requestor:
NORTH AMERICAN TITLE COMPANY
Debbie Conway KGP
Clark County Recorder Pgs: 1

Assessor Parcel Number: 178-19-312-078
File Number: R17170

17

LIEN FOR DELINQUENT ASSESSMENTS

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

NOTICE IS HERBY GIVEN: Red Rock Financial Services, a division of RMI Management LLC, officially assigned as agent by the Inspiration at Green Valley Ranch Homeowners Association, herein also called the Association, in accordance with Nevada Revised Statues and outlined in the Association Covenants, Conditions, and Restrictions, herein also called CC&R's, recorded on 4/3/2002, in Book Number 20020403, as Instrument Number 00645 and including any and all Amendments and Annexations et. seq., of Official Records of Clark County, Nevada. Which have been supplied to and agreed upon by said owner.

Said Association imposes a Lien for Delinquent Assessments on the commonly known property:
2428 Devotion Ridge Drive, Henderson, NV 89052
INSPIRATION AT GREEN VALLEY RANCH- UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16, in the County of Clark
Current Owner(s) of Record:
YOUSIF HALLOUM, IMAN Y. HALLOUM
The amount owing as of the date of preparation of this lien is **$1,461.46.
This amount includes assessments, late fees, interest, fines/violations and collection fees and costs.
**The said amount will increase as assessments, late fees, interest, fines/violations, collection fees and costs and/or decrease as partial payments are applied to the account.

Dated: November 16, 2007

Prepared By Monique Washington, Red Rock Financial Services, on behalf of Inspiration at Green Valley Ranch Homeowners Association

STATE OF NEVADA)
COUNTY OF CLARK)
On November 16, 2007, before me, personally appeared Monique Washington, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

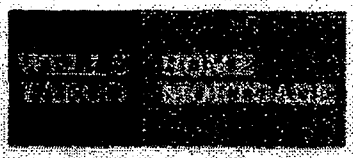
WITNESS my hand and official seal.

TRISHA L. BURT
Notary Public State of Nevada
No. 07-4803-1
My appt. exp. Sept. 5, 2011

When Recorded Mail To: Red Rock Financial Services
6830 West Oquendo Road, Suite 201
Las Vegas, Nevada 89118
702-932-6887

EXHIBIT "4"

08/26/2015 Plaintiffs received from Wells Fargo Home Mortgage (SPA) on behalf of **Fannie Mae** "Trial Period Plan Notice" including the Terms Of the "Loan Modification"



Trial Period Plan Notice
You may be able to make your payments more affordable
Call 1-855-844-4527 Ext. 1335520444 for Immediate Assistance

August 26, 2015
YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052

Loan No.: 0075864801

Dear YOUSIF HALLOUM,

Wells Fargo Home Mortgage wants to continue to work with you to modify your mortgage and help make your payments more affordable.

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment. Your decision to discuss workout options with Wells Fargo Home Mortgage is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Fannie Mae Loan Modification
The good news – you may be eligible for a modification offered by Fannie Mae (the owner of your loan). This 480- month modification is designed for borrowers, like you, who for some reason did not meet all of the eligibility criteria for a modification under the federal government's Home Affordable Modification Program (HAMP), or were unable to successfully make payments under HAMP or another modification.

With this modification, you are encouraged to make new affordable payments during a trial period. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

Trial Period Plan payment due dates are:
October 1, 2015
November 1, 2015
December 1, 2015

What you need to do
To accept this offer, please call us at the phone number listed on this letter or send in your Trial Period payment, rather than your normal mortgage payment, no later than 15 calendar days from the date listed at the top of this letter. Please note, the 15 day acceptance period could be earlier than the due date noted below.

Trial Period Plan

Principal and interest amount: **$1,027.99**
Escrowed property insurance amount: **$70.18**
Escrowed property taxes amount: **$173.10**
Escrowed shortage amount: **$3.58**
Total Trial Period Plan payment amount: **$1,274.85**

1st payment:	1,274.85	Due by:	**October 1, 2015**
2nd payment:	1,274.85	Due by:	**November 1, 2015**
3rd payment:	1,274.85	Due by:	**December 1, 2015**

For more information on escrow accounts, please see the Frequently Asked Question section below.



Property value used in the review decision: **$295,000.00**
Total income used to make this decision: **$3,798.00**

The trial payment amounts above include principal, interest, and escrow amounts. As you know, when you make your mortgage payment, we deposit a portion of it into your escrow account to cover the costs of your real estate taxes and property insurance. Then, when your real estate taxes and property insurance premiums are due, we withdraw funds to pay those bills in full and on time for you. That way, you don't have to worry about budgeting or making those payments separately.

Please note that your trial period may extend beyond the dates provided. For that reason, continue making your trial period payments in the same amount by the same day of each month the trial period payments are listed as above until your home preservation specialist advises that you may move forward with a final modification or that you are no longer eligible for a modification.

Some reasons for the extension could be tied to other liens you have on your property that may be required to be cleared prior to final approval of your modification. For example, we may need to receive a subordination agreement* from the other lenders so that we can maintain our lien position; or if you have a judgment placed on your property you may be required to pay off the lien. Your mortgage may only be modified after we determine all your trial period payments were made on time and you submitted all the required documents, including any title clearance requirements, as described above. If you fail to provide a subordination agreement from another lender or fail to pay off a judgment lien as required, your modification may be denied even if you pay the trial period payments. Also, failure to make all trial period payments as outlined above, including if your trial period payments were extended will result in your Trial Period Plan being denied.

After all trial period payments are timely made, your mortgage will be modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) If each payment is not received by Wells Fargo Home Mortgage on or before the date it is due, you will no longer be eligible for a loan modification and your loan will not be modified.

If you do not call to accept the offer within 15 days or send in your first payment by the due date, a foreclosure sale could move forward. We will continue to work with you to help you avoid a foreclosure sale. However, please understand that if you have not yet been referred to foreclosure, that process could begin at any time. If your mortgage has been referred to foreclosure, as part of the foreclosure process, you may receive notices from a third-party attorney delivered by mail, or see steps being taken to proceed with a foreclosure sale of your home. During the trial period, a foreclosure sale will not be held as long as you comply with the terms of the Trial Period Plan and make all your payments on time.

What you need to know about foreclosure

If your payments are not received by the payment due dates specified in this letter, collection activity and/or foreclosure proceedings may resume and you may see steps being taken in foreclosure proceedings or receive notices from a third-party attorney.

While we reviewed your loan for this program we looked at other programs you may have been eligible for. Here is the result of that review, listed in alphabetical order:

Program name:	Program description:	At this time, you do not meet the requirements of this program because:
Streamlined Modification	A Streamlined Modification is designed to help Fannie Mae and Freddie Mac customers lower their monthly payments and modify their mortgage without requiring them to provide income or financial hardship documentation. This home preservation option allows eligible customers whose loan is at least 90 days delinquent to demonstrate their willingness and ability to make	Based on the documentation you provided, we are unable to create an affordable mortgage payment that still meets the requirements of the program. We reached this decision by reviewing your monthly income, which is calculated as $3,798.00, along with reviewing the other information you provided.

	modified monthly mortgage payments by making three on-time trial payments. However, customers are encouraged to consider documenting their income and financial hardship to see if they qualify for a different modification that could further lower their monthly mortgage payments.	

As part of the review, Wells Fargo Home Mortgage used a process to determine which option best matched your circumstances. Once we reviewed and approved you for this program, we stopped reviewing you for other options that were considered less of a match to your circumstances.

You have the right to appeal this decision
Carefully read over this letter, which states Wells Fargo Home Mortgage's decision. If you believe the decision is incorrect and want to appeal the decision, you may submit your appeal request in writing or by phone.

If you choose to submit your appeal request in writing, we have enclosed an Appeal Request Form for your convenience. Or you can write a letter of your own that explains the reason you disagree with the decision.

You can initiate an appeal in one of three ways:
1. Fax your appeal request to 1-866-590-8910.

2. Mail your appeal request to:
Wells Fargo Home Mortgage

1000 Blue Gentian Road,
Suite 300 MAC X9999-01N,
Eagan, MN 55121

3. Call 1-877-816-4914 and follow the prompts.

If you choose to submit your appeal request in writing, by fax or mail — using the enclosed form or a letter of your own — please specify which of these two options applies to you:

Option A. I want to appeal the decision I received. I have enclosed additional information for your consideration, and/or I have no further information to provide. I understand Wells Fargo Home Mortgage will review the decision immediately based on the additional information I have provided (if applicable), or on the information they currently have.

Option B. I will be appealing the decision I received. I will submit additional information for your consideration at a later time. I understand that if Wells Fargo Home Mortgage does not receive my additional information by **September 9, 2015**, Wells Fargo Home Mortgage will immediately move forward with a review of the decision.

Appeal request guidelines:
- If you do not specify your intention for providing additional information, by selecting one of the two options above, we will follow the process described in Option B.
- If you are disputing the value of your property used in the decision, you must indicate the specific value you believe is more accurate.
- We must receive your appeal request, with any additional information (as applicable) by **September 9, 2015**.
- After an appeal is initiated, if you selected Option B and we do not receive your additional information by **September 9, 2015**, we will review the decision based on the information we have at that time.
- You may have recently received a separate communication regarding another review we completed. Our decision regarding that review is also appealable, subject to the timelines and guidelines here.
- Be sure to include your loan number on your appeal request and any additional information.

- If you choose to initiate your request by phone, make sure to have your loan number available and follow the phone prompts carefully.

Please note: After we receive your appeal request, you will receive a letter that confirms receipt of your request and outlines next steps in the appeal process. As your home preservation specialist, I remain available to assist you with any questions you may have about this letter, but you must initiate an appeal request in one of the ways listed above.

Talk to me about your other options

There may be other options available to help you avoid a foreclosure sale, provided you meet the requirements.

If the amount you owe on your mortgage is higher than what you think you can sell your house for, you may want to consider what is known as a "short sale." This option could allow you to list your home for sale, for an amount that is less than you owe.

During the short sale process, you'll need to submit documentation to us that we will evaluate. For example, a short sale requires a purchase contract. Once we receive a purchase contract Wells Fargo Home Mortgage will review the terms of the contract and obtain the appraised value of the property.

If you are interested in a short sale, contact me right away. I can help explain the short sale process, guidelines and your eligibility.

If you are unable to sell your home or find a short sale is not the right alternative to foreclosure for you, another option to consider might be a deed in lieu of foreclosure, sometimes referred to as a Mortgage Release. If you are interested in a deed in lieu of foreclosure, please contact me right away so we can determine your eligibility and coordinate an appraisal and inspection of your property.

Keep in mind, if you accept a deed in lieu of foreclosure, you must agree to vacate the property within an agreed upon time.

If you have any questions or if you cannot afford the trial period payments shown above please call the phone number below.

Sincerely,

Damien Lopez

Home Preservation Specialist
1-855-844-4527 Ext. 1335520444
Wells Fargo Home Mortgage

Get free counseling to help manage expenses and avoid foreclosure. Reach out to a local HUD-approved, non-profit housing counseling agency if you're struggling to keep up with monthly expenses, or want help to avoid foreclosure. At no cost, a counselor will work closely with you, providing the information and assistance you need. To find an agency near you, go to **www.hud.gov/offices/hsg/sfh/hcc/fc.** Or call 1-800-569-4287 (TDD 1-800-877-8339). You can also call HOPE Hotline at 1-888-995-HOPE (4673).

Be sure you avoid anyone who asks for a fee for counseling or a loan modification, or asks you to sign over the deed to your home, or to make your mortgage payments to anyone other than Wells Fargo Home Mortgage.

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices (3) Appeal Request Form

FREQUENTLY ASKED QUESTIONS

Some answers to some of the most common questions

Q. What is a Fannie Mae Loan Modification?
A Fannie Mae Loan Modification offers you the ability to modify your loan—helping to make your mortgage more affordable for the life of the loan. This modification was created as an additional loan modification option, and is available to certain borrowers who either did not qualify for a modification under the Home Affordable Modification Program (HAMP), or were unable to successfully make payments under HAMP or other modification. With a Fannie Mae Loan Modification, you still have an opportunity to modify your loan provided you successfully complete a trial period.

Q. Why are you offering me this option?
Because you were unable to qualify for HAMP or were unable to successfully make payments under HAMP, we want to continue to work with you to determine a long-term solution. We know many homeowners are struggling with their mortgage payments and need assistance. That's why we are offering you the opportunity to qualify for a Fannie Mae Loan Modification. Our goal is to help make your mortgage more affordable, and most importantly, help you keep your property and avoid foreclosure.

Q. What are the benefits of a Fannie Mae Loan Modification?
A Fannie Mae Loan Modification offers you a long-term solution to make your mortgage more affordable.

Q. If I didn't qualify for a modification under HAMP, will I qualify for a Fannie Mae Loan Modification?
The requirements for a Fannie Mae Loan Modification have been designed specifically to assist borrowers like you, who were unable to qualify for a modification through HAMP or who were not able to successfully make payments on a prior modification.

Q. Will I still receive incentive compensation like the HAMP program provides?
No. A Fannie Mae Loan Modification does not offer incentive compensation for borrowers. The borrower incentive compensation is only available to borrowers who were eligible/qualified for a modification under HAMP.

Q. Is there a trial period I have to complete?
Yes. There is a trial period for the Fannie Mae Loan Modification. You will be required to complete a trial period prior to entering into a Loan Modification Agreement. Your loan will not be modified until you successfully complete the Trial Period Plan and you enter into a Loan Modification Agreement.

Q. Why is there a trial period?
The trial period offers you immediate payment relief (and could prevent a foreclosure sale) and gives you time to make sure you can manage the lower monthly mortgage payment. Note: This is only a temporary Trial Period Plan. Your existing loan and loan requirements remain in effect and unchanged during the trial period.

Q. When are my trial period payments due?
Your payment amount and the day each month that your payment is due during the trial period is in this package.

Q. What happens if I can't afford the new payments?
If you do not make the specified trial period payments in full in the month when due, you will not qualify for a modification and will not be allowed to enter into a Loan Modification Agreement. If you successfully complete the trial period and enter into a Loan Modification Agreement, you will no longer be eligible for the modified payment terms if you are 60 days late within the first 12 months of the modification. If that occurs, we will look at other options to resolve your mortgage delinquency (a short sale, deed-in-lieu of foreclosure, or a foreclosure). If an alternative solution cannot be found, we will need to commence or continue foreclosure proceedings.

FREQUENTLY ASKED QUESTIONS Get the answers you need to some of the most common questions.

Q. What happens if I misstate or misrepresent my information/documentation?
If you have intentionally misrepresented any fact(s) in connection with any of the documentation you have submitted to demonstrate your status, financial information or hardship, the Trial Period Plan and any Loan Modification Agreement may be cancelled (and we may pursue foreclosure proceedings). Additionally, knowingly submitting false information may violate federal law.

Q. What else should I know about this offer?

- To accept this offer, call us at the phone number listed above no later than 15 calendar days from the date listed at the top of this letter or send in your new payment by the due date, as listed above, instead of your normal monthly mortgage payment.
- Your credit score may be affected by accepting a Trial Period Plan or modification. When you become past due on your mortgage payments, it's important to understand that the actions you take to correct the situation can affect your credit score. If you choose a loan modification, your credit score could be negatively impacted during the Trial Period Plan, but it may not be as impacted as an ongoing series of late payments or foreclosure. During that process, we are required by law to continue to report the delinquency status of your loan to the credit reporting agencies as "paying under a partial or modified payment agreement". When you are approved for a loan modification, the modification process is complete and is recorded on your credit report as "loan modified' as long as you make your modified payments on time. Keep in mind that the degree of impact to your credit score depends on your overall credit circumstances and is different for each individual. The credit score could remain unchanged, increase or decrease. For more information about your credit score, go tohttp://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm.
- You will not be charged any fees for this Trial Period Plan or final modification.
- If your loan is modified, we will waive all unpaid late charges.
- After your modification is complete, if your mortgage loan becomes delinquent, you may not be eligible for another mortgage loan modification.
- After your modification is complete, you have the ability to prepay your mortgage loan without any restrictions or penalties.

Q. How was my new payment in the trial period determined?
Your trial period payment is based upon a variety of factors including your verified income, current value of your property, unpaid loan balance and amounts past due. Fannie Mae uses this information to provide the most affordable terms for you and which should be sufficient to pay your modified principal and interest due on your modified loan.

Q. Will my modified monthly payment ever change?
The principal and interest portion of your monthly payment will not change. However, your monthly escrow amount will remain the same throughout trial, then change at least annually, through the life of your loan. This is because your real estate taxes and property insurance premiums may increase or decrease annually, or you may decide to change your insurance coverage.

Q. Why does my escrow account have an escrow shortage?
Because of the timing of your tax and insurance bills, we may be required to pay one of these bills before you have accumulated sufficient funds in your escrow account to cover the full amount, This is known as an escrow shortage. Your loan has an escrow shortage of $214.80.

Q. When will I know if my loan can be modified and how will the modified loan balance be determined?
Once you make all of your trial period payments on time, we will send you a Loan Modification Agreement detailing the terms of the modified loan. The Loan Modification Agreement will become effective once you and we have signed it. Any difference between the amount of the trial period payments and your regular mortgage payments will be added to the balance of your loan along with any other past due amounts as

permitted by your loan documents. While this will increase the total amount that you owe, it should not significantly change the amount of your modified mortgage payment.

Q. Will my interest rate and principal and interest payment be fixed after my loan is modified?
Once your loan is modified, your interest rate and monthly principal and interest payment will be fixed for the life of your mortgage.

Additional Trial Period Plan Information and Legal Notices

The terms of this offer are accepted and the terms of your Trial Period Plan are effective on the day you make your first trial period payment, provided you have paid it on or before **October 1, 2015**. By accepting this offer, you and we agree that:

You are certifying that all information you previously provided, e.g., regarding your status, income and expenses, and hardship, is still true and correct.

- You certify under penalty of perjury that all of the written information you previously provided to Servicer in the Request for Modification and Affidavit signed by you in connection with the Making Home Affordable Program (HAMP) continues to be true and correct. This includes, among other things, information about your status and the status of the property, your income and expenses, and your hardship. You understand that Servicer is relying on your certification in offering you the Trial Period Plan and any Loan Modification Agreement. If there have been any changes in the information you provided, you must contact Servicer at **1-855-844-4527 Ext. 1335520444** to discuss whether the changes affect your Trial Period Plan or eligibility for a loan modification. You must have this discussion before you send in your first trial period payment.

We will not proceed to foreclosure sale during the trial period, provided you are complying with the terms of the Trial Period Plan.

- Any pending foreclosure action or proceeding may be immediately resumed if you fail to comply with the terms of the Trial Period Plan or do not qualify for a modification. No new notice of default, intent to accelerate, acceleration or similar notice will be necessary to continue the foreclosure action, and all these notices are waived to the extent permitted by applicable law.

During the trial period, we may accept and post your trial period payments to your account and it will not affect foreclosure proceedings that have already been started.

- You agree that we may hold the trial period payments in an account until sufficient funds are in the account to pay each of your monthly trial period payment obligations. You also agree that we will not pay you interest on the amounts held in the account. Any amounts remaining at the end of the trial period will be applied to any outstanding amounts that you owe at the end of the trial period reducing the amount that will otherwise be added to the principal balance of your modified loan.
- Our acceptance and posting of your new payment during the trial period will not be deemed a waiver of the acceleration of your loan or foreclosure action and related activities, and shall not constitute a cure of your default under your loan unless the payments are sufficient to completely cure your entire default under your loan.

Upon acceptance of the offer, you are required to continue to establish an escrow account for real estate taxes and property insurance premiums.

Your current loan documents remain in effect; however, you may make the trial period payments instead of the payments required under your loan documents.

- You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect and you will comply with those terms; and that nothing in the Trial Period Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.

The Trial Period Plan notice will be rescinded if an error is detected.

- You agree that if an error in the terms of the Trial Period Plan or your eligibility is detected after issuance of the Trial Period Plan notice, the Trial Period Plan will be void and of no legal effect upon notice to you of such error. You understand that a corrected Trial Period Plan will be provided to you if it is determined that you remain eligible for a loan modification after correction of the error.

EXHIBIT "5"

08/26/2015 Fannie Mae set the terms of the Loan Modification addressed to the SPA Wells Fargo Home Mortgage

Theis, Michelle R

From: lavonnia_mcgowan@fanniemae.com
Sent: Wednesday, August 26, 2015 1:13 PM
To: Theis, Michelle R
Subject: Approval Letter Campaign Modification Workout Fixed, Case: unknown

Dejuan Healey
877-685-2354
X29860
Last Person assigned
to your during process

08/26/2015

MICHELLE THEIS

WELLS FARGO BANK, N.A.

1 HOME CAMPUS, X2303-03C

DES MOINES, IA 50328

Subject:
Fannie Mae Loan No: 1704165804
Your Loan No: 0075864801
City, State: HENDERSON, NV

Dear MICHELLE THEIS:

The request and recommendation to modify the subject loan has been approved, subject to the specific terms in this letter.

If applicable: The workout terms are subject to any required trustee and bankruptcy court approvals. For Chapter 13 cases,the servicer should ensure:

(a) that the modification agreement takes into account the confirmed plan's treatment of prepetition arrearages,

(b) that the modification capitalization properly accounts for the current unpaid prepetition arrearages, and

(c) that the trustee receives appropriate notification as to the modification's treatment of both pre- and post-petition debt.

- The Modification approval is contingent upon the receipt of 3 TRIAL PAYMENTS in the amount of $1,274.85. Payments should be updated in HSSN.
- The other costs/fees (advances) capitalized total $8,247.99.
- The total delinquent interest from 05/01/2013 to 12/01/2015 is $18,409.08. The capitalized delinquent interest and advances must be added to the unpaid principal balance and amortized using the modified terms. We expect and rely on you, as the servicer, to confirm that the capitalized amount is allowed under the individual state and local laws for this loan.

- The modified loan type will be a fixed rate mortgage.
- The interest rate will be 4.2500% and includes the servicing fee rate of 0.2500%.
- The new term is 480 months. The new maturity date is 12/01/2055.
- The current unpaid principal balance (UPB) of $365,415.26 is modified to a "New Principal Balance" of $392,072.33.

A portion of the New Principal Balance ($155,000.00) will be deferred (the "Deferred Principal Balance"), and the borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance", and this amount is $237,072.33. The following capitalization summary is provided for your approval letter to the borrower:

The "Before Mod" UPB of $365,415.26 with LPI of 05/01/2013
Plus: Delinquent Interest 05/01/2013- 12/01/2015 = $18,409.08
Plus: Attorney fees/costs: $1,476.00
Plus: Servicer advances: $6,771.99
Less: Cash contribution: $0.00
Less: MI contribution (pre-claim advance): $0.00
Less: Forgiven principal: $0.00
Less: Forgiven interest: $0.00
Less: *Forgiven advances: $0.00*
Equals: The "After Mod" New Principal Balance of $392,072.33, of which $155,000.00 is the Deferred Principal Balance and $237,072.33 is the Interest Bearing Principal Balance.

- The new principal and interest payment on the Interest Bearing Principal Balance will be $1,027.99, effective 01/01/2016.
- The Deferred Principal Balance and any other amounts still owed will be due by the earliest of: (1) the date the borrower sells or transfers an interest in the Property, (2) the date the borrower pays the entire Interest Bearing Principal Balance, or (3) the new maturity date.
- We expect and rely on you as the servicer to ensure that all federal, state and local laws are adhered to in this transaction.
- The original executed modification agreement should be sent to the document custodian, a copy delivered to the borrower, and a copy retained in the mortgage file.
- We expect and rely on you as the servicer to ensure that all requirements of Fannie Mae and Fannie Mae's Servicing Guide are followed.
- In order to close the modification on our web site, please follow these instructions and key the information specific to this case.

A. Go to the Asset Management Network Main Menu, Home Saver Solutions Menu, then select Enter Trial Period Data Request or Close Approved Case, depending on the case status.

B. Key the required loan identifiers and click on Get Loan.
C. Confirm the actual modification terms.

If all of the terms keyed match the approved terms on our system, the case will automatically close. If the keyed terms do not match the terms on our system, the case will NOT close. Please contact me if you need assistance on closing the case.

When the case closes, Fannie Mae will automatically reimburse you for the costs capitalized.

SPECIAL INSTRUCTIONS

- If this is an insured loan, written approval from the mortgage insurer must be obtained before proceeding.
- Any changes in the above terms will require our written approval.
- If this loan has been selected by quality control for an underwriting review, any adverse findings could ultimately affect the final disposition of this loan and/or the terms of this letter.
- For loans removed from MBS pooled mortgages, continue premium payments on the applicable mortgage pool insurance and ensure that the coverage remains in effect for the life of the loan.
- Approval is subject to any contractual recourse that is in effect on this loan.
- Fannie Mae's approval of this workout does not waive or release the servicer from representation or warranty under Fannie Mae selling/servicing guides or contract.

Thank you for your assistance in completing this modification. If you have any questions, please feel free to contact me.

Sincerely,

LAVONNIA MCGOWAN
Fannie Mae
Phone: 888-326-6435
Fax:
Email: loss_mitigation@fanniemae.com

Letter 1079

This message was transmitted from Fannie Mae to you in a secure, encrypted manner. If replying to or forwarding this message, it is your responsibility to ensure this message and content is properly protected.

EXHIBIT "6"

Substitution of Trustee and Full Reconveyance Requested by
Wells Fargo **NATIONAL BANKING ASSOCIATION** as
Trustee in lieu under said Deed of Trust Recorded at
Clark County dated 10/21/2015
Inst. #20151021-0000586

(3)

Inst #: 20151021-0000586
Fees: $22.00
N/C Fee: $0.00
10/21/2015 08:57:08 AM
Receipt #: 2585433
Requestor:
WELLS FARGO BANK
Recorded By: MAYSM Pgs: 3
DEBBIE CONWAY
CLARK COUNTY RECORDER

Assessor's/Tax ID No. 178-19-312-078

Recording Requested By:
WELLS FARGO

When Recorded Return To:
LIEN RELEASE DEPT
WELLS FARGO
HOME EQUITY SERVICING OPS
P.O. BOX 31557
BILLINGS, MT 59107

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WFHM - CLIENT WFF #:83765057815391998 "HALLOUM" Lender ID:ECR Clark, Nevada
THE UNDERSIGNED DOES HEREBY AFFIRM THAT THIS DOCUMENT SUBMITTED FOR RECORDING DOES NOT CONTAIN PERSONAL INFORMATION ABOUT ANY PERSON.

Wells Fargo Bank, N.A. is the present Beneficiary of that certain Deed of Trust Dated: 05/18/2007 , made by YOUSIF HALLOUM AND IMAN Y. HALLOUM, HUSBAND AND WIFE AS JOINT TENANTS as Trustor, with WELLS FARGO BANK, N.A. as Trustee, for the benefit of WELLS FARGO BANK, N.A. as Original Beneficiary, which said Deed of Trust was recorded 05/25/2007 in the Office of the County Recorder of Clark State of Nevada, in Book: 20070525 Page: N/A as Instrument No.: 0001299 wherein said present Beneficiary hereby substitutes WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee in lieu of the above-named Trustee under said Deed of Trust.

Property Address: 2428 DEVOTION RIDGE DR, HENDERSON, NV 89052

IN WITNESS WHEREOF, Wells Fargo Bank, N.A. 2324 OVERLAND AVE, MAC B6955-014, BILLINGS, MT 59102-6401 as present Beneficiary and WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION 2324 OVERLAND AVE, MAC# B6955-014, BILLINGS, MT 59102-6401 as Substituted Trustee, have caused this instrument to be executed, each in its respective interest;

*KXO*KXOWFMC*10/09/2015 06:43:57 AM* WFMC03WFIW0000000000000000564999*
NVCLARK* 83765057815391998 NVCLARK_TRUST_SUB * *N_WWFMH*

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE Page 2 of 3

Wells Fargo Bank, N.A.
On October 9th, 2015

By: _____
NAOMI E. WONDERS, Vice President
Loan Documentation

STATE OF Montana
COUNTY OF Yellowstone

On October 9th, 2015, before me, MISTY RITTER, a Notary Public, personally appeared NAOMI E. WONDERS, Vice President Loan Documentation, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

_____
MISTY RITTER
Notary Expires: 01/31/2018

MISTY RITTER NOTARIAL SEAL STATE OF MONTANA
MISTY RITTER
NOTARY PUBLIC for the
State of Montana
Residing at Billings, Montana
My Commission Expires
January 31, 2018

(This area for notarial seal)

WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION hereby accepts said appointment as Trustee under said Deed of Trust and as Successor Trustee pursuant to the request of said present Beneficiary and in accordance with the provisions of said Deed of Trust does hereby reconvey without warranty to the person or persons legally entitled thereto all estate now held by it under said Deed of Trust.

By WELLS FARGO FINANCIAL NATIONAL BANK, A NATIONAL BANKING ASSOCIATION as Trustee
On October 9th, 2015

_____
NAOMI E. WONDERS , TITLE OFFICER

*KXO*KXOWFMC*10/09/2015 06:43:57 AM* WFMC03WFIW000000000000000564999* NVCLARK* 83765057815391998 NVCLARK_TRUST_SUB * *N_WWFMH*

STATE OF Montana
COUNTY OF Yellowstone

On October 9th, 2015, before me, MISTY RITTER, a Notary Public, personally appeared NAOMI E. WONDERS , TITLE OFFICER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

MISTY RITTER
Notary Expires: 01/31/2018

MISTY RITTER NOTARIAL SEAL STATE OF MONTANA

MISTY RITTER
NOTARY PUBLIC for the
State of Montana
Residing at Billings, Montana
My Commission Expires
January 31, 2018

(This area for notarial seal)

Mail Tax Statements To: YOUSIF HALLOUM, PO BOX 31557, BILLINGS, MT 59107

*KXO*KXOWFMC*10/09/2015 06:43:58 AM* WFMC03WFIW000000000000000564999* NVCLARK* 8376505781539l998 NVCLARK_TRUST_SUB * *N_WWFMH*

EXHIBIT "7"

10/27/2015 Plaintiffs received Letter from Wells Fargo Home Mortgage that Fannie Mae changed Servicer SPA from Wells Fargo Home Mortgage to Caliber Home Loans Effective 11/17/2015 and assuring that the terms of the Loan Modification will not be affected

Wells Fargo Home Mortgage
Return Mail Operations
PO Box 10368
Des Moines, IA 50306-0368

WELLS FARGO HOME MORTGAGE

October 27, 2015

Account Information	
Online:	wellsfargo.com
Fax:	1-866-278-1179
Telephone:	1-866-234-8271
Correspondence:	PO Box 10335 Des Moines, IA 50306
Hours of operation:	Mon - Fri, 6 a.m. - 10 p.m., Sat, 8 a.m. - 2 p.m., CT
Loan number:	0075864801
Property address:	2428 Devotion Ridge Henderson NV 89052

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052

Subject: Transfer of the servicing of your mortgage loan

Dear Yousif Halloum:

Effective November 17, 2015, the servicing of your mortgage loan is being transferred to Caliber Home Loans, Inc. While the transfer of servicing is very common in today's mortgage industry, we recognize it often raises a number of questions.

Since you may have questions about this change to your mortgage servicing, we're providing you with information to help make this transition easier for you. Rest assured, this does not affect any terms or conditions of your mortgage. This transfer simply affects how your mortgage is serviced, like where you send your payments.

Please read the last page of this letter - The Notice of Assignment, Sale or Transfer of Servicing Rights provides you with important required Real Estate Settlement Procedures Act (RESPA) information.

Important payment information
Beginning on November 17, 2015, Caliber Home Loans, Inc. will begin receiving payments on your mortgage loan. As of the same date, Wells Fargo Home Mortgage will no longer be accepting payments on such mortgage loan, therefore you must make your loan payments payable to Caliber Home Loans, Inc., and send them to the following address:

Caliber Home Loans, Inc.
P.O. Box 650856
Dallas, TX 75265-0856

Caliber Home Loans, Inc. will be sending you a letter that will include payment instructions. If you do not receive payment instructions from Caliber Home Loans, Inc. before your next payment is due, please write your loan number on your check or money order and mail it to Caliber Home Loans, Inc. at the address listed above.

About mortgage payment assistance
If you are currently receiving payment assistance from a third party, you will need to contact that party to notify them of the change in servicer.

Account Information
Loan number: 0075864801

Property address: 2428 Devotion Ridge
Henderson NV 89052

About HAMP financial counseling

If your mortgage is participating in the federal government's Home Affordable Modification Program (HAMP) and you were offered financial education and counseling services, this transfer will **not** impact your participation or eligibility. If you have already scheduled counseling appointments, they will continue uninterrupted. If you would like to start participating in financial counseling, please contact us prior to the transfer date.

About Wells Fargo checking accounts

If you are a Wells Fargo consumer checking account customer, transfer of your Wells Fargo serviced mortgage loan may eliminate the ability to utilize the mortgage to help meet the criteria needed to waive the monthly service fee on your account and obtain additional benefits. To discuss the account options that are available to you, including converting your current consumer checking account to another Wells Fargo checking account, please visit a Wells Fargo store near you. To meet with a banker at your convenience, you can go to **wellsfargo.com** and schedule an appointment. As always, you can call 1-800-869-3557 where experienced Wells Fargo bankers are available 24 hours a day, 7 days a week to assist you with all your financial needs.

About automatic payments

If your mortgage payments are automatically deducted from your bank account, like through our *Preferred Payment Plan*℠ service, this service will be discontinued as of the transfer date. Please contact Caliber Home Loans, Inc. for information about their automatic mortgage payment programs.

About changes to your credit life insurance or other optional products

If you currently have credit life insurance or other optional product(s), these products will **not** transfer to Caliber Home Loans, Inc. If you want to continue coverage, contact your insurance carrier or optional product carrier to arrange to pay them directly.

About year-end IRS reporting

You will receive a year-end IRS 1098 statement from us that will show the amount of reportable mortgage interest, mortgage insurance paid (if applicable) and any real estate taxes paid on your behalf by Wells Fargo Home Mortgage. We will mail this statement to you no later than January 31 next year.

Contact information

- **Before November 17, 2015 - Wells Fargo Home Mortgage**
  If you have any questions about your loan or this transfer before November 17, 2015 please call a Wells Fargo Home Mortgage customer service representative toll free at the phone number listed in the account information section on page one.

Account Information
Loan number: 0075864801

Property address: 2428 Devotion Ridge
Henderson NV 89052

- **On and after November 17, 2015 - Caliber Home Loans, Inc.**
  Any questions you may have about your loan on or after November 17, 2015 should be directed to Caliber Home Loans, Inc.:

  – Call a Caliber Home Loans, Inc. customer service representative at 1-800-570-6768, Monday through Thursday 8:00 a.m. to 9:00 p.m. and Friday 8:00 a.m. to 7:00 p.m. Central Time.

  – Send all correspondence on and after November 17, 2015 to the following address:

    Caliber Home Loans, Inc.
    P.O. Box 24610
    Oklahoma City, OK 73124-0610

Thank you.

Sincerely,

J.R. Russell
Senior Vice President
Wells Fargo Home Mortgage

EXHIBIT "8"

Assignment of Deed of Trust from Wells Fargo Bank, N.A., 1 Home Campus, Des Moines, IA 50328-0001 to U.S. Bank Trust, N.A., As Trustee for LSF9 Master Participation Trust Recorded on 07/19/2016 Ins. #20160719-0001786

(2)

Inst #: 20160719-0001786
Fees: $18.00
N/C Fee: $0.00
07/19/2016 02:40:30 PM
Receipt #: 2821586
Requestor:
TD SERVICE COMPANY
Recorded By: CCJAMES Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER

APN # 178-19-312-078
Recording Requested By:
And When Recorded Mail To: **T.D. Service Company 4000 W. Metropolitan Dr. Suite# 400 Orange, CA 92868**

4450033DT1
Customer#: 1/1

ASSIGNMENT OF DEED OF TRUST

Service#: **73174AS1**
Loan#: **9804248517**

The undersigned does hereby affirm that this document submitted for recording does not contain personal information about any person.

FOR VALUE RECEIVED, **WELLS FARGO BANK, N.A., 1 HOME CAMPUS, DES MOINES, IA 50328-0001**, hereby assign and transfer to **U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST, 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-0000** all its right, title and interest in and to said Deed of Trust in the amount of **$388,000.00**, recorded in the State of **NEVADA**, County of **CLARK** Official Records, dated **MAY 17, 2007** and recorded on **MAY 25, 2007, as Instrument No. 200705250001298, in Book No. --, at Page No. --.**
Executed by: **YOUSIF HALLOUM AND IMAN Y. HALLOUM, HUSBAND AND WIFE** (as trustors). **UNITED TITLE OF NEVADA**, as trustee and, **WELLS FARGO BANK, N.A.** as the original beneficiary.
Legal Description: **As more fully described in said Deed of Trust. APN # 178-19-312-078.**

Date: **JUNE 20, 2016**
WELLS FARGO BANK, N.A., BY CALIBER HOME LOANS, INC., AS ATTORNEY IN FACT

By: _____
Roy Lacey, Authorized Signatory

Loan#: **9804248517** Srv#: **73174AS1**
Page **2**

State of **OKLAHOMA** }
County of **OKLAHOMA** } ss.

On **JUNE 20, 2016** , before me, **Dannielle Ewald**, a Notary Public, personally appeared **Roy Lacey** , who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
Witness my hand and official seal.

(Notary Name): **Dannielle Ewald**
My commission expires: 01/07/2019

DANNIELLE EWALD NOTARY PUBLIC STATE OF OKLAHOMA # 11000171 EXP. 01/07/19

Prepare By: **STEPHANIE L BURDICK**

RECORDER'S NOTE:
NOTARY STAMP/SEAL IS VISIBLE,
HOWEVER IT IS FRAGMENTED AND
MAY NOT BE REPRODUCIBLE

EXHIBIT "9"

12/18/2015 Plaintiffs (Homeowners) received from Caliber Home Loans Letter in which the terms of Loan Modification **inconsistent** with the terms set by Fannie Mae and Wells Fargo Home Mortgage.

CALIBER HOME LOANS

December 18, 2015

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

RE: Loan Number: 0000980424851?
Property Address: 2428 DEVOTION RIDGE D
HENDERSON, NV 89052

Dear Borrower(s),

Thank you for contacting Caliber Home Loans, Inc. ("Caliber") to obtain assistance for your above-referenced loan. Your request for a loan modification has been approved and will be finalized if Caliber receives the following from you on or before ***01/02/2016***:

1) A good faith payment in the form of certified funds in the amount of $0.00 which will be applied to the total amount due on your loan once the modification is processed.
2) Original copy of the enclosed Modification Agreement signed by each borrower who signed the original loan documents.

The good faith payment and the signed Modification Agreement must be received by the date indicated above. Otherwise, the modification will not be completed, and Caliber may seek to pursue any and all rights under the Note and Security Instrument. The good faith payment will not be posted to the account unless and until we receive the executed Modification Agreement.

Loan Modification Review

Based on our review of your financial circumstances, you are approved for the following modification: Fixed Rate Loan Modification

You were evaluated for mortgage payment assistance using the eligibility requirements of the investor / owner of your mortgage loan. These requirements for determining borrower eligibility for a loan modification include the use of a hierarchy evaluation approach under which a borrower who is eligible for a modification program higher in the hierarchy is ineligible for a modification program lower in the hierarchy, to the extent applicable.

Below is a summary of the loan modification options for which you were reviewed but deemed ineligible following the review set forth above:

Product	Denial Reason
5 Year Short Term	* Hierarchy Evaluation. Modification option is lower in the evaluation hierarchy
5 year Interest Only	* Hierarchy Evaluation. Modification option is lower in the evaluation hierarchy
Loan Modification (With Deferment)	* Hierarchy Evaluation. Modification option is lower in the evaluation hierarchy

Please note that your loan modification request was not evaluated based on other factors or criteria other than those referenced above.

Enclosed is a prepaid envelope for your convenience. We appreciate your urgent attention to this matter.

If you have any questions regarding this information, or if you have any other concerns regarding your loan, please contact us toll free at (800) 401-6687 Ext:0. Our hours of operation are 8:00 a.m. - 5:00 p.m., Central Time, Monday through Friday.

Sincerely,

SPOC DEPARTMENT
SPOC Department
Caliber Home Loans, Inc.

Enclosures

THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A CONSUMER DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

EXHIBIT "10"

12/24/2015 Plaintiffs (Homeowners) opposition to Caliber Home Loans for changing the terms of the "Loan Modification" in their letter dated December 18, 2015 already set by **Fannie Mae** and Wells Fargo the servicer SPA for for Fannie Mae certified FedEx 782036380267

Served through certified Fedex

To: CALIBER HOME LOANS
1500 Dragon St. Suite A
Dallas, TX 75207

Re. Loan Number 00009804248517

Property Address: 2428 Devotion Ridge Drive
Henderson, NV 89052

Attention: SPOC Department

This is to advise you that I am in receipt of your letter dated December 18, 2015 which is not in consistent with the terms of the "Trial Period Plan Notice" copy of which is attached. Please be further advised of the followings:

1. The undersigned borrower has successfully completed the "Trial Period Plan Payments" for October, November, and December 2015 on a timely manner.
2. Wells Fargo Mortgage advised the undersigned borrower that the modified loan at the end of successful trial period would be $237,072.33 reduced by the trial period payments and amortized over 480 months **fixed.**

   See page 7 of the attached document under paragraph stating:

   "During the trial period, we may accept and post your trial period payments to your account and it will not affect foreclosure proceedings that have already been started. You agree that we may hold the trial period payments in an account until sufficient funds are in the account to pay each of your monthly trial period payment obligations. You also agree that we will not pay you interest on the amounts held in the account. Ay amounts remaining at the end of the trial period will be applied to any outstanding amounts that you owe at the end of the trial period **reducing** the amount that will otherwise be added to the principal balance of your modified loan.

3. According to Wells Fargo they confirmed to me that they have already provided you with all of the records including the attached document and the terms of modification agreed upon.

Please note that the undersigned borrower is 71 years old and having health problems and does not need any aggravations. CALIBER home loans letter dated December 18, 2015 is in violation of Nevada state law and also Federal law for not following the agreed terms with Wells Fargo.

You are kindly requested to proceed immediately with the loan modification on the same terms agreed upon with Wells Fargo Mortgage.

Thank you

Yousif Halloum

cc. Law Offices of Daniel Weiss

Subj: **FedEx Shipment 782036380267 Delivered**
Date: 12/24/2015 7:22:42 A.M. Pacific Standard Time
From: trackingupdates@fedex.com
Reply-to: trackingmail@fedex.com
To: noor123@aol.com

This tracking update has been requested by:

Name: Yousif Halloum
E-mail: noor123@aol.com

Our records indicate that the following shipment has been delivered:

Ship (P/U) date: Dec 23, 2015
Delivery date: Dec 24, 2015 9:16 am
Sign for by: K.DUNCAN
Delivery location: Dallas, TX
Delivered to: Mailroom
Delivery date: Thu, 12/24/2015 9:16 am
Service type: FedEx Standard Overnight
Packaging type: FedEx Envelope
Number of pieces: 1
Weight: 0.50 lb.
Special handling/Services: Deliver Weekday

Tracking number: 782036380267

Shipper Information	Recipient Information
Henderson	Dallas
NV	TX
US	US

Please do not respond to this message. This email was sent from an unattended mailbox. This report was generated at approximately 9:22 AM CST on 12/24/2015.

To learn more about FedEx Express, please visit our website at fedex.com.

All weights are estimated.

To track the status of this shipment online, please use the following:
https://www.fedex.com/insight/findit/nrp.jsp?tracknumbers=782036380267&language=en&opco=FX&clientype=ivpodalrt

This tracking update has been sent to you by FedEx on the behalf of the Requestor noted above. FedEx does not validate the authenticity of the requestor and does not validate, guarantee or warrant the authenticity of the request, the requestor's message, or the accuracy of this tracking update. For tracking results and fedex.com's terms of use, go to fedex.com.

Thank you for your business.

EXHIBIT "11"

Red Rock Financial Recorded a "Notice of Foreclosure Sale" with Clark County Recorder on 12/18/2019 Inst. # 20191218-0002942 and served on the Homeowner Yousif Halloum

RFS
RED ROCK FINANCIAL SERVICES

9314 8100 1170 1024 9089 17

December 19, 2019

VIA CERTIFIED AND FIRST CLASS MAIL

Yousif Halloum
2428 Devotion Ridge Drive
Henderson, NV 89052

Re: 2428 Devotion Ridge Dr, Henderson, NV 89052
Inspiration at Green Valley Ranch Homeowners Association / R17170

Dear Yousif Halloum,

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

Enclosed, please find a copy of the ***Notice of Foreclosure Sale***. This notice is being sent to any parties that may have an interest in the property.

Please contact Red Rock Financial Services to obtain an up to date account balance. All Payments must be in the form of a cashier's check or money order. Please ensure the account number is listed on any payments remitted to our office. If we receive partial payments, they will be credited to the account, however, we will continue with the collection process on the balance owed as described above.

Please contact Red Rock Financial Services at 702-483-2996 with any questions.

Regards,

Red Rock Financial Services

702.932.6887 770 E. Warm Springs Road Suite 320, Las Vegas, Nevada 89119

By sending your check, please be aware that you are authorizing Red Rock Financial Services to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the amount of your check; no additional amount will be added to the amount. (If we cannot collect your electronic payment, we will issue a draft against your account.) Please contact the Accounts Receivable department at (702) 932-6887 to learn about other payment options should you prefer to not have your payment processed in this manner.

Inst #: 20191218-0002942
Fees: $40.00
12/18/2019 03:10:31 PM
Receipt #: 3934363
Requestor:
RED ROCK FINANCIAL SERVICES
Recorded By: WIHD Pgs: 2
DEBBIE CONWAY
CLARK COUNTY RECORDER
Src: ERECORD
Ofc: ERECORD

Assessor Parcel Number: 178-19-312-078
File Number: R17170
Property Address: 2428 Devotion Ridge Dr
Henderson NV 89052

NOTICE OF FORECLOSURE SALE
UNDER THE LIEN FOR DELINQUENT ASSESSMENTS

WARNING! A SALE OF YOUR PROPERTY IS IMMINENT! UNLESS YOU PAY THE AMOUNT SPECIFIED IN THIS NOTICE BEFORE THE SALE DATE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE. YOU MUST ACT BEFORE THE SALE DATE. IF YOU HAVE ANY QUESTIONS, PLEASE CALL RED ROCK FINANCIAL SERVICES AT (702) 932-6887. IF YOU NEED ASSISTANCE, PLEASE CALL THE FORECLOSURE SECTION OF THE OMBUDSMAN'S OFFICE, NEVADA REAL ESTATE DIVISION AT (877) 829-9907 IMMEDIATELY.

Red Rock Financial Services officially assigned as agent by the Inspiration at Green Valley Ranch Homeowners Association under the Lien for Delinquent Assessments. **YOU ARE IN DEFAULT UNDER THE LIEN FOR DELINQUENT ASSESSMENTS,** recorded on 11/20/2007 in Book Number 20071120 as Instrument Number 0000346 reflecting YOUSIF HALLOUM, IMAN Y. HALLOUM as the owner(s) of record. **UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT PUBLIC SALE.** If you need an explanation of the nature of the proceedings against you, you should contact an attorney.

The Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments was recorded on 06/06/2008 in Book Number 20080606 as Instrument Number 0000885 of the Official Records in the Office of the Recorder.

NOTICE IS HEREBY GIVEN: That on ***1/14/2020***, at ***10:00 a.m.*** at the front entrance of the Nevada Legal News located at 930 South Fourth Street, Las Vegas, Nevada 89101, that the property commonly known as 2428 Devotion Ridge Dr, Henderson, NV 89052 and land legally described as INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16
of the Official Records in the Office of the County Recorder of Clark County, Nevada, will sell at public auction to the highest bidder, for cash payable at the time of sale in lawful money of the United States, by cash, a cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, state or federal savings and loan association or savings association

Assessor Parcel Number: 178-19-312-078
File Number: R17170
Property Address: 2428 Devotion Ridge Dr
Henderson NV 89052

authorized to do business in the State of Nevada, in the amount of **$21,015.90** as of 12/17/2019, which includes the total amount of the unpaid balance and reasonably estimated costs, expenses and advances at the time of the initial publication of this notice. Any subsequent Association assessments, late fees interest, expenses or advancements, if any, of the Association or its Agent, under the terms of the Lien for Delinquent Assessments shall continue to accrue until the date of the sale. The property heretofore described is being sold "as is".

The sale will be made without covenant or warranty, expressed or implied regarding, but not limited to, title or possession, encumbrances, obligations to satisfy any secured or unsecured liens or against all right, title and interest of the owner, without equity or right of redemption to satisfy the indebtedness secured by said Lien, with interest thereon, as provided in the Declaration of Covenants, Conditions and Restrictions, recorded on 07/22/2002, in Book Number 20020722, as Instrument Number 01871 of the Official Records in the Office of the Recorder and any subsequent amendments or updates that may have been recorded.

Dated: December 17, 2019

Prepared By Sara Trevino, Red Rock Financial Services, on behalf of Inspiration at Green Valley Ranch Homeowners Association

STATE OF NEVADA)
COUNTY OF CLARK)

On December 17, 2019, before me, personally appeared Sara Trevino, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Reinstatement Information: (702) 483-2996 or **Sale Information**: (949) 860-9155

When Recorded Mail To:
Red Rock Financial Services
770 E. Warm Springs Road Suite 320
Las Vegas, Nevada 89119
(702) 483-2996 or (702) 932-6887

JULIA THOMPSON
Notary Public, State of Nevada
Appointment No. 08-7932-1
My Appt. Expires Sept. 4, 2020

Red Rock Financial Services
PO Box 9088
Temecula, CA 92589-9088

9314 8100 1170 1024 9089 17

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Red Rock Financial Services
770 E. Warm Springs Road
Suite 320
Las Vegas, NV 89119

Send Correspondence to:
Red Rock Financial Services
770 E. Warm Springs Road
Suite 320
Las Vegas, NV 89119

RETURN RECEIPT (ELECTRONIC)

20191219-117

Yousif Halloum
2428 Devotion Ridge Drive
Henderson, NV 89052

CERTMAIL_RETRCPT_ELECTRONIC

EXHIBIT "12"

With the consent of Caliber Home Loans, Red Rock Financial Requested and Recorded Subordination Agreement to Existing Deed of Trust and Acknowledgment of Payment of Super Priority Lien included Amounts Of fines, late fees, interest, dues, and costs of collection Recorded at Clark County on 12/23/2019 Inst # 20191223-0002142

Inst #: 20191223-0002142
Fees: $40.00
12/23/2019 12:44:29 PM
Receipt #: 3938706
Requestor:
RED ROCK FINANCIAL SERVICES
Recorded By: RYUD Pgs: 1
DEBBIE CONWAY
CLARK COUNTY RECORDER
Src: ERECORD
Ofc: ERECORD

Assessor Parcel Number: 178-19-312-078
File Number: R17170

WHEN RECORDED MAIL TO:
Precedent Management
7875 NW 12th Street, Suite 108
Doral, FL 33126

SUBORDINATION AGREEMENT TO EXISTING DEED OF TRUST AND ACKNOWLEDGMENT OF PAYMENT OF SUPER PRIORITY LIEN AMOUNT UNDER NRS 116.3116(2)

This is regarding the Notice of Delinquent Assessment Lien recorded 11/20/2007 as Book Number 20071120, and Instrument Number 0000346, ("Notice of Delinquent Assessment Lien").

FOR AND IN CONSIDERATION of the sum of $2,435.12 received from Caliber Home Loans, the servicer / beneficiary of a Deed of Trust (the "Deed of Trust") dated 5/17/2007 and recorded on 5/25/2007 as Book No. 20070525 and Instrument No. 0001298 with the Office of the recorder of Clark County, Nevada, against the real property described below; the undersigned does hereby acknowledge receipt of the super-priority portion of the lien as described in the Notice of Default and Election to Sell Pursuant to the Lien for Delinquent Assessments ("Notice of Default") recorded on 06/06/2008, as Book 20080606 and Instrument Number 0000885 with the Office of the Clark County Recorder in and for Clark County, Nevada, in accordance with NRS 116.3116(2). For and in consideration of said payment, and for purposes of any sale relating to the above-referenced Notice of Default, the super-priority portion of said lien is hereby deemed satisfied and the remainder of the lien is declared to be subordinated to the Deed of Trust.

The remaining unsatisfied portion of the Delinquent Assessment Lien may be enforced through any available means, including the initiation and completion of foreclosure proceedings based thereon, but the remaining portion is and shall be subordinate to the Deed of Trust.

Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Legal Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Dated December 20, 2019

By Sara Trevino, Authorized Agent for Inspiration at Green Valley Ranch Homeowners Association

STATE OF NEVADA)
COUNTY OF CLARK)

On December 20, 2019, before me, personally appeared Sara Trevino, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

JULIA THOMPSON
Notary Public, State of Nevada
Appointment No. 08-7932-1
My Appt. Expires Sept. 4, 2020

EXHIBIT "13"

On 04/26/2016 Defendants Assessment Management Services on behalf of HOA demanded and collected from Caliber Home Loans **$4,462.34.**

ASSESSMENT MANAGEMENT SERVICES
Assessment Management Services
6655 S. CIMARRON ROAD, SUITE 201 * LAS VEGAS NV 89113 * (702) 856-3808 * FAX (702) 880-4699
E-mail: customerservice@amsresults.com

FILED

April 26, 2016

MAY – 2 2016

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

KVAS

Creditor (Our Client):	Green Valley Ranch Community Assoc.
Debtor Name(s):	Yousif H. Halloum
Unit Address:	2428 Devotion Ridge Drive, Henderson, NV 89052
AMS Acct No.:	AMS1085-10433
BK Case No.:	CA Case #12-21477 (CH 7)

To Whom It May Concern,

Assessment Management Services, on behalf of Green Valley Ranch Community Assoc/, does hereby respectfully withdraw **Claim # 5** originally filed on February 15, 2012 for the amount of $4,462.34.

Our records indicate that the pre-petition arrearage has been completely satisfied as of April 26, 2016.

If you have any additional questions or concerns, please feel free to contact us at (702) 856-3808 or via email at bankruptcy@amsresults.com.

Sincerely,

Abbey Rodriguez
Qualified Manager
Assessment Management Services

cc: File

Notice to Consumer

Pursuant to and in accordance with the Fair Debt Collection Practices Act [15 U.S.C. 1692, *et seq.*] and all applicable sections of Nevada Revised Statutes Chapters 116 and 649, Assessment Management Services provides the following notification(s). This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for the purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect a debt that has been discharged under the bankruptcy laws of the United States.

Form B 10 (Official Form 10) ** PLEASE NOTE INSTRUCTIONS ON REVERSE SIDE **

UNITED STATES BANKRUPTCY COURT - Eastern District of California (Sacramento)

PROOF OF CLAIM Chapter ☐ 13 ☒ 11 ☐ 7 ☐ Other

Name of Debtor: **YOUSIF H HALLOUM**

Case Number: **12 21477** (9)

(This space for court use)

FILED
FEB 15 2012
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

NOTE This form should NOT be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U S C Section 503

Name of Creditor (The person or other entity to whom the debtor owes money or property)
GREEN VALLEY RANCH COMMUNITY ASSOC

Name & address where notices should be sent
GREEN VALLEY RANCH CA
c/o ASSESSMENT MANAGEMENT SERVICES
6655 S CIMARRON ROAD SUITE 201
LAS VEGAS NV 89113
Telephone number **(702) 856 3808**

☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim Attach copy of statement giving particulars
☒ Check box if you have never received any notices from the bankruptcy court in this case
☐ Check box if the address differs from the address on the envelope sent to you by the court

Account or other number by which creditor identifies debtor **AMS1085 10433**

Check here if this claim ☐ replaces ☐ amends a previously filed claim dated

1 BASIS FOR CLAIM
☐ Goods sold
☐ Services performed
☐ Money loaned
☐ Personal injury/wrongful death
☐ Taxes
☒ Other **HOMEOWNERS ASSOCIATION ASSESSMENTS @ $47 00 PER MONTH**

☐ Retiree benefits as defined in 11 U S C 1114(a)
☐ Wages salaries and compensation (FILL OUT BELOW)
Your Social Security #_____
Unpaid compensation for services performed from
(date)_____ To_____(date)

2 Date debt was incurred 4/26/07 If court judgment, date obtained

4 Total amount of claim at time case filed $4,462 34
If all or part of your claim is secured or entitled to priority also complete Item 5 or 6 below
☒ Check this box if claim includes interest or other charges in addition to the principal amount of the claim Attach an itemized statement of all interest or additional charges

5 Secured Claim
☒ Check this box if your claim is secured by collateral (including a right of setoff)

Brief description of collateral
☒ Real Estate ☐ Motor Vehicle
☐ Other

Value of collateral **$190,000 00**
Amount of arrearage and other charges at time case filed included in secured claim if any
$4,462 34

6 Unsecured Priority Claim
☐ Check this box if you have an unsecured priority claim
Amount entitled to priority $
Specify the priority of the claim
☐ Wages salaries or commissions up to **$4,650*** earned within 90 days before filing of the bankruptcy petition or cessation of the debtor=s business whichever is earlier 11 U S C 507(a)(3)
☐ Contributions to an employee benefit plan 11 U S C 507(a)(4)
☐ Up to **$2,100*** of deposits toward purchase lease or rental of property Or services for personal family or household use 11 U S C 507(a)(6)
☐ Alimony maintenance or support owed to a spouse former spouse or child 11 U S C 507(a)(7)
☐ Taxes or penalties owed to governmental units 11 U S C 507(a)(8)
☐ OTHER Specify applicable paragraph of 11 U S C 507(a)(___)
Amounts are subject to adjustment on 4/1/98 and every three years thereafter with respect to cases commenced on or after the date of adjustment

7 Credits The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim
8 Supporting documents *Attach copies of supporting documents* such as promissory notes purchase orders invoices itemized statements of running accounts contracts court judgments mortgages security agreements and evidence of perfection of lien DO NOT SEND ORIGINAL DOCUMENTS If the documents are not available explain If the documents are voluminous attach a summary
9 Date Stamped copy To receive an acknowledgment of the filing of your claim enclose a stamped self addressed envelope and a copy of this proof of claim

(This space for court use)

Date **Sign and print the name and title** if any of the creditor or other person authorized to file this claim (attach copy of power of attorney if any)
2/13/12 **MICHELLE PETERSEN COLLECTIONS MANAGER**

Penalty for presenting fraudulent claim Fine of up to $500 000 or imprisonment for up to 5 years or both 18 U S C 152 & 3571

20071023-0002978

Fee $14 00
N/C Fee $0 00

10/23/2007 13 58 38
T20070189024
Requestor
TITLE COURT SERVICE INC

Debbie Conway JJF
Clark County Recorder Pgs 1

APN# 178-19-312-078

Green Valley Ranch Homeowners Association
c/o TERRA WEST PROPERTY MANAGEMENT
2655 S RAINBOW BLVD SUITE 200
LAS VEGAS NV 89146
(702) 251-4596
E mail kpatrick@terrawest.com

October 19 2007

US FIRST CLASS MAIL &
CERTIFIED MAIL RETURN RECEIPT REQUESTED

225
Yousif & Iman Y Halloum
2428 Devotion Ridge Drive
Henderson NV 89052

ACCOMODATION

RE **DELINQUENT BALANCE - $787 38**
Account no 00150-5203

NOTICE OF CLAIM OF DELINQUENT ASSESSMENT LIEN

NOTICE IS HEREBY GIVEN that in accordance with Nevada Revised Statutes Section 116 3116 and the Declaration of Covenants Conditions and Restrictions (CC&Rs) of **Green Valley Ranch Homeowners Association** recorded as official records of Clark County Nevada, and all Amendments and Annexations thereto et seq which have been supplied to and agreed to by said and reputed owner the Association has made demand for payment of the total amount due and said sum has not been paid Therefore a lien is hereby claimed by Green Valley Ranch Homeowners Association upon the real property buildings, improvements and structures thereon described as follows

Commonly known as **2428 Devotion Ridge Drive Henderson, NV 89052**
Legal Description INSPIRATION AT GREEN VALLEY
RANCH UNIT 1
PLAT BOOK 103 PAGE 8
LOT 16

The **Yousif & Iman Y Halloum,** is/are the owner(s) and the reputed owner(s) of said real property and improvements described above

THE AMOUNT OWING AND UNPAID TOTAL is $787.38 as of October 19, 2007 This amount may include assessments late fees special assessments fines, collection fees, trustee fee and interest Assessments late fees and interest will continue to accrue pursuant to Green Valley Ranch Homeowners Association CC&Rs as well as additional fees of the agent for the Association incurred in connection with preparation recording and foreclosure of this lien All payments submitted must be in the form of a Cashier s Check or Money Order and received no later than November 20 2007 to avoid enforcement of this lien

Dated October 19 2007

BY _____
Sharon Taylor
Terra West Property Management as agent for
Green Valley Ranch Homeowners Association

STATE OF NEVADA)
COUNTY OF CLARK)

This instrument was acknowledged before me, a Notary Public
On this 19 Day of October, 2007

By _____
Patricia Rossol Notary Public

PATRICIA ROSSOL
Notary Public, State of Nevada
Appointment No. 02-79210-1
My Appt Expires Dec 11, 2010

WHEN RECORDED RETURN TO
Green Valley Ranch Homeowners Association
c/o TERRA WEST PROPERTY MANAGEMENT
2655 S RAINBOW BLVD SUITE 200 * LAS VEGAS NV 89146
Account No 00150-5203

Receipt/Conformed Copy
Requestor
TITLE COURT SERVICE INC
02/14/2008 14 41 31 T20080026007
Book/Instr 20080214-0002826
Lien Page Count 1
Fees $14 00 N/C Fee $0 00

Debbie Conway
Clark County Recorder

APN# 178-19-312-078

Green Valley Ranch Homeowners Association
c/o TERRA WEST PROPERTY MANAGEMENT
2655 S RAINBOW BLVD SUITE 200
LAS VEGAS NV 89146
(702) 251-4596
E-mail mmedrano@terrawest.com

February 13, 2008

US FIRST CLASS MAIL &
CERTIFIED MAIL RETURN RECEIPT REQUESTED

225
Halloum Family Trust
Yousif H & Iman Y Halloum Trs
2428 Devotion Ridge Drive
Henderson, NV 89052

RE **DELINQUENT BALANCE - $1,056 28**
Account no 00150-5203

NOTICE OF CLAIM OF AMENDED DELINQUENT ASSESSMENT LIEN

NOTICE IS HEREBY GIVEN that in accordance with Nevada Revised Statutes Section 116 3116 and the Declaration of Covenants, Conditions and Restrictions (CC&Rs) of **Green Valley Ranch Homeowners Association** recorded as official records of Clark County, Nevada, and all Amendments and Annexations thereto et seq , which have been supplied to and agreed to by said and reputed owner, the Association has made demand for payment of the total amount due and said sum has not been paid Therefore a lien is hereby claimed by Green Valley Ranch Homeowners Association upon the real property buildings, improvements and structures thereon, described as follows

Commonly known as **2428 Devotion Ridge Drive Henderson, NV 89052**
Legal Description INSPIRATION AT GREEN VALLEY RANCH UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

The Halloum Family Trust & Yousif H & Iman Y Halloum Trs, is/are the owner(s) and the reputed owner(s) of said real property and improvements described above

THE AMOUNT OWING AND UNPAID TOTAL is $1,056 28 as of February 13, 2008 This amount may include assessments late fees special assessments, fines collection fees, trustee fee, and interest Assessments, late fees, and interest will continue to accrue pursuant to Green Valley Ranch Homeowners Association CC&Rs, as well as additional fees of the agent for the Association incurred in connection with preparation, recording and foreclosure of this lien All payments submitted must be in the form of a Cashier's Check or Money Order and received no later than March 13 2008 to avoid enforcement of this lien

Dated February 13 2008

BY _____
Sharon Taylor
Terra West Property Management as agent for
Green Valley Ranch Homeowners Association

STATE OF NEVADA)
COUNTY OF CLARK)

This instrument was acknowledged before me, a Notary Public
On this 13 Day of February 2008

By _____
Martha Stratton, Notary Public

WHEN RECORDED RETURN TO
Green Valley Ranch Homeowners Association
c/o TERRA WEST PROPERTY MANAGEMENT
2655 S RAINBOW BLVD SUITE 200 * LAS VEGAS NV 89146
Account No 00150-5203

Martha Stratton
Notary Public
State of Nevada
Appointment No 99-54530-1
My Appt Expires May 16 20[illegible]

Inst # 201101200000098
Fees $14 00
N/C Fee $0 00
01/20/2011 08 14 04 AM
Receipt # 647611
Requestor
ASSESSMENT MANAGEMENT SERVI
Recorded By STN Pgs 1
DEBBIE CONWAY
CLARK COUNTY RECORDER

APN# 178-19-312-078
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER NOTICE OF ASSESSMENTS CLAIM & LIEN IMPORTANT NOTICE

WARNING! IF YOU FAIL TO PAY THE AMOUNT SPECIFIED IN THIS NOTICE, YOU COULD LOSE YOUR HOME, EVEN IF THE AMOUNT IS IN DISPUTE!

YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE DELINQUENT IN YOUR GREEN VALLEY RANCH COMMUNITY ASSOCIATION INC ASSESSMENTS YOUR PROPERTY MAY BE SOLD WITHOUT ANY COURT ACTION You have the legal right to bring your account current by paying all of the past due assessments plus permitted costs and expenses, including interest and late fees, within the time permitted by law for the reinstatement of your account Ninety (90) days from the recorded date of this Notice of Default, a sale date will be set

NOTICE IS HEREBY GIVEN that the GREEN VALLEY RANCH COMMUNITY ASSOCIATION, INC is the lien holder and beneficiary under an Assessment Lien recorded on 02/14/2008, and recorded as Instrument/ Book Number 200802140002826 of Official Records, in Clark County, Nevada to secure certain obligations under the Declaration of Covenants, Conditions, and Restrictions Assessment Management Services has been appointed and designated as the authorized agent of the GREEN VALLEY RANCH COMMUNITY ASSOCIATION, INC to conduct the foreclosure of this property described as

Commonly known as	2428 Devotion Ridge Drive Henderson NV 89052
Legal Description	INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16 SEC 19 TWP 22 RNG 62
Assessor's Parcel No	178-19 312 078
Purported Owner	Halloum Family Trust & Yousif H & Iman Y Halloum TRS

Amount due as of January 14, 2011, is $3,614 71 This amount may include assessments, late fees, special assessments, collection fees, trustee fee, and interest The beneficial interest under such Claim of Lien and the obligations secured thereby are presently held by the undersigned A breach of, and default, in the obligations for which such lien is secured has occurred in that payment has not been made By reason thereof, the present beneficiary under such Claim of Lien has declared and does hereby declare all sums secured thereby immediately due and payable, and has elected to cause the property to be sold to satisfy the obligations secured thereby

PURSUANT TO NEVADA REVISED STATUES, CHAPTER 116 a sale will be held if this obligation is not paid in full within ninety (90) from the date of recording of this Notice

Dated January 14, 2011

BY _____
Arch G Nebron
Assessment Management Services as agent for
GREEN VALLEY RANCH CA, INC

STATE OF NEVADA COUNTY OF CLARK)
This instrument was acknowledged before me on January 14, 2011 by **** Arch G Nebron ****

By _____
Marina Medrano, Notary Public

M MEDRANO
Notary Public State of Nevada
APPT NO 09 9432 1
My App Expires March 20 2013

WHEN RECORDED RETURN TO
GREEN VALLEY RANCH CA, INC
C/O Assessment Management Services
PO Box 80660
Las Vegas, NV 89180
Account No AMS1085-10433

Account Name Halloum Family Trust & Yousif H & Iman Y Halloum TRS
Unit Address 2428 Devotion Ridge Drive
Association Green Valley Ranch
Firm File No AMS1085-10433 Mgmt Co File No 1505203

Assessment Management Services
6655 South Cimarron
#201
Las Vegas, NV, 89113
Phone 702-856-3808

Bankruptcy Pre-Petition

Trans Date	Type	Description	Original Amount	Open Amount	Balance
01/06/2012	AMS First Class Mailing Fee	$2 per mailing piece 2 addresses	$4 00	$4 00	$4,462 34
01/06/2012	AMS First Class Mailing Cost	USPS postage cost per mailing piece, 2 addresses	$0 88	$0 88	$4,458 34
01/01/2012	Assessment-Monthly	Recurring Charges 01/01/2012	$47 00	$47 00	$4,457 46
12/31/2011	HOA Late Interest	Late Interest 12/31/2011	$8 54	$8 54	$4,410 46
12/31/2011	HOA Late Fees	Late Fee 12/31/2011	$10 00	$10 00	$4 401 92
12/01/2011	Assessment-Monthly	Recurring Charges 12/01/2011	$41 00	$41 00	$4,391 92
11/30/2011	HOA Late Interest	Late Interest 11/30/2011	$8 36	$8 36	$4 350 92
11/30/2011	HOA Late Fees	Late Fee 11/30/2011	$10 00	$10 00	$4 342 56
11/01/2011	Assessment-Monthly	Recurring Charges 11/01/2011	$41 00	$41 00	$4,332 56
10/31/2011	HOA Late Interest	Late Interest 10/31/2011	$8 18	$8 18	$4,291 56
10/31/2011	HOA Late Fees	Late Fee 10/31/2011	$10 00	$10 00	$4,283 38
10/01/2011	Assessment-Monthly	Recurring Charges 10/01/2011	$41 00	$41 00	$4,273 38
09/30/2011	HOA Late Interest	Late Interest 09/30/2011	$7 99	$7 99	$4,232 38
09/30/2011	HOA Late Fees	Late Fee 09/30/2011	$10 00	$10 00	$4,224 39
09/01/2011	Assessment-Monthly	Recurring Charges 09/01/2011	$41 00	$41 00	$4,214 39
08/31/2011	HOA Late Interest	Late Interest 08/31/2011	$7 99	$7 99	$4,173 39
08/31/2011	HOA Late Fees	Late Fee 08/31/2011	$10 00	$10 00	$4 165 40
08/15/2011	AMS First Class Mailing Fee	$2 per mailing piece-2 addresses	$4 00	$4 00	$4 155 40
08/15/2011	AMS First Class Mailing Cost	USPS postage cost per mailing piece-2 addresses	$0 88	$0 88	$4,151 40
08/01/2011	Assessment-Monthly	Recurring Charges 08/01/2011	$41 00	$41 00	$4,150 52
07/31/2011	HOA Late Interest	Late Interest 07/31/2011	$7 63	$7 63	$4,109 52
07/31/2011	HOA Late Fees	Late Fee 07/31/2011	$10 00	$10 00	$4,101 89
07/01/2011	Assessment Monthly	Recurring Charges 07/01/2011	$41 00	$41 00	$4,091 89
06/30/2011	HOA Late Interest	Late Interest 06/30/2011	$7 45	$7 45	$4,050 89
06/30/2011	HOA Late Fees	Late Fee 06/30/2011	$10 00	$10 00	$4,043 44
06/01/2011	Assessment-Monthly	Recurring Charges 06/01/2011	$41 00	$41 00	$4,033 44
05/31/2011	HOA Late Interest	Late Interest 05/31/2011	$7 27	$7 27	$3,992 44

05/31/2011	HOA Late Fees	Late Fee 05/31/2011	$10 00	$10 00	$3,985 17
05/01/2011	Assessment-Monthly	Recurring Charges 05/01/2011	$41 00	$41 00	$3,975 17
04/30/2011	HOA Late Interest	Late Interest 04/30/2011	$7 09	$7 09	$3,934 17
04/30/2011	HOA Late Fees	Late Fee 04/30/2011	$10 00	$10 00	$3,927 08
04/01/2011	Assessment-Monthly	Recurring Charges 04/01/2011	$41 00	$41 00	$3,917 08
03/31/2011	HOA Late Fees	Late Fee 03/31/2011	$10 00	$10 00	$3,876 08
03/31/2011	HOA Late Interest	Late Interest 03/31/2011	$6 91	$6 91	$3,866 08
03/01/2011	Assessment-Monthly	Recurring Charges 03/01/2011	$41 00	$41 00	$3,859 17
02/28/2011	HOA Late Interest	Late Interest 02/28/2011	$6 73	$6 73	$3,818 17
02/28/2011	HOA Late Fees	Late Fee 02/28/2011	$10 00	$10 00	$3,811 44
02/01/2011	Assessment-Monthly	Recurring Charges 02/01/2011	$41 00	$41 00	$3,801 44
01/31/2011	HOA Late Fees	Late Fee 01/31/2011	$10 00	$10 00	$3,760 44
01/31/2011	HOA Late Interest	Late Interest 01/31/2011	$6 73	$6 73	$3,750 44
01/26/2011	AMS Cert mailing fee	for the NOD Notice	$10 00	$10 00	$3,743 71
01/26/2011	AMS Cert mailing fee	$10 per notice to 12 vested interested party per TSG 10 day mailings	$120 00	$120 00	$3,733 71
01/14/2011	AMS NOD Fee	for the enforcement of the lien recording/ release fee	$395 00	$395 00	$3,613 71
01/14/2011	TSG policy fee	for pymt to First American Title	$378 00	$378 00	$3 218 71
01/01/2011	Assessment-Monthly	Recurring Charges 01/01/2011	$41 00	$41 00	$2 840 71
12/31/2010	HOA Late Interest	Late Interest 12/31/2010	$6 73	$6 73	$2,799 71
11/30/2010	HOA Late Interest	Late Interest 11/30/2010	$6 19	$6 19	$2,792 98
11/02/2010	AMS Final demand	unpaid lien	$50 00	$50 00	$2,786 79
11/02/2010	Final Add Postage	for final demand	$10 00	$10 00	$2 736 79
10/31/2010	HOA Late Interest	Late Interest 10/31/2010	$6 19	$6 19	$2,726 79
10/31/2010	HOA Late Fees	Late Fee 10/31/2010	$10 00	$10 00	$2,720 60
10/01/2010	Assessment Quarterly	Recurring Charges 10/01/2010	$123 00	$123 00	$2,710 60
09/30/2010	HOA Late Interest	Late Interest 09/30/2010	$6 19	$6 19	$2,587 60
08/31/2010	HOA Late Interest	Late Interest 08/31/2010	$6 19	$6 19	$2,581 41
07/31/2010	HOA Late Interest	Late Interest 07/31/2010	$5 65	$5 65	$2 575 22
07/31/2010	HOA Late Fees	Late Fee 07/31/2010	$10 00	$10 00	$2 569 57
07/01/2010	Assessment-Quarterly	Recurring Charges 07/01/2010	$123 00	$123 00	$2,559 57
06/30/2010	HOA Late Interest	Late Interest 06/30/2010	$5 65	$5 65	$2,436 57
05/31/2010	HOA Late Interest	Late Interest 05/31/2010	$5 11	$5 11	$2,430 92

04/30/2010	HOA Late Interest	Late Interest 04/30/2010	$5 11	$5 11	$2,425 81
04/30/2010	HOA Late Fees	Late Fee 04/30/2010	$10 00	$10 00	$2,420 70
04/01/2010	Assessment-Quarterly	Recurring Charges 04/01/2010	$123 00	$123 00	$2,410 70
03/31/2010	HOA Late Interest	Late Interest 03/31/2010	$5 11	$5 11	$2,287 70
02/28/2010	HOA Late Interest	Late Interest 02/28/2010	$4 57	$4 57	$2 282 59
01/31/2010	HOA Late Interest	Late Interest 01/31/2010	$4 57	$4 57	$2,278 02
01/31/2010	HOA Late Fees	Late Fee 01/31/2010	$10 00	$10 00	$2,273 45
01/01/2010	Assessment Quarterly	Recurring Charges 01/01/2010	$123 00	$123 00	$2,263 45
12/31/2009	HOA Late Interest	Late Interest 12/31/2009	$4 57	$4 57	$2,140 45
11/30/2009	HOA Late Interest	Late Interest 11/30/2009	$4 08	$4 08	$2,135 88
10/31/2009	HOA Late Interest	Late Interest 10/31/2009	$4 08	$4 08	$2,131 80
10/31/2009	HOA Late Fees	Late Fee 10/31/2009	$10 00	$10 00	$2,127 72
10/01/2009	Assessment Quarterly	Recurring Charges 10/01/2009	$111 00	$111 00	$2 117 72
09/30/2009	HOA Late Interest	Late Interest 09/30/2009	$4 08	$4 08	$2 006 72
08/31/2009	HOA Late Interest	Late Interest 08/31/2009	$4 08	$4 08	$2,002 64
07/31/2009	HOA Late Interest	Late Interest 07/31/2009	$4 08	$4 08	$1,998 56
07/31/2009	HOA Late Fees	Late Fee 07/31/2009	$10 00	$10 00	$1,994 48
07/01/2009	Assessment-Quarterly	Recurring Charges 07/01/2009	$111 00	$111 00	$1,984 48
06/30/2009	HOA Late Interest	Late Interest 06/30/2009	$8 16	$8 16	$1,873 48
06/23/2009	AMS Final demand	unpaid assessment lien	$50 00	$50 00	$1,865 32
06/23/2009	AMS Cert mailing fee	for the final demand letter	$10 00	$10 00	$1,815 32
06/23/2009	TW management fee	prep file & follow up on collections	$50 00	$50 00	$1 805 32
05/31/2009	HOA Late Interest	Late Interest 05/31/2009	$8 16	$8 16	$1,755 32
04/30/2009	HOA Late Interest	Late Interest 04/30/2009	$8 16	$8 16	$1 747 16
04/30/2009	HOA Late Fees	Late Fee 04/30/2009	$10 00	$10 00	$1,739 00
04/01/2009	Assessment-Quarterly	Recurring Charges 04/01/2009	$111 00	$111 00	$1,729 00
03/31/2009	HOA Late Interest	Late Interest 03/31/2009	$7 05	$7 05	$1,618 00
02/28/2009	HOA Late Interest	Late Interest 02/28/2009	$7 05	$7 05	$1,610 95
01/31/2009	HOA Late Interest	Late Interest 01/31/2009	$7 05	$7 05	$1,603 90
01/31/2009	HOA Late Fees	Late Fee 01/31/2009	$10 00	$10 00	$1,596 85
01/01/2009	Assessment-Quarterly	Recurring Charges 01/01/2009	$111 00	$111 00	$1,586 85

12/31/2008	HOA Late Interest	Late Interest 12/31/2008	$5 94	$5 94	$1,475 85
10/31/2008	HOA Late Interest	Late Interest 10/31/2008	$5 94	$5 94	$1,469 91
10/31/2008	HOA Late Fees	Late Fee 10/31/2008	$10 00	$10 00	$1,463 97
10/01/2008	Assessment-Quarterly	Recurring Charges 10/01/2008	$99 00	$99 00	$1,453 97
08/30/2008	HOA Late Interest	Late Interest 08/30/2008	$4 95	$4 95	$1,354 97
07/31/2008	HOA Late Interest	Late Interest 07/31/2008	$4 95	$4 95	$1,350 02
07/31/2008	HOA Late Fees	Late Fee 07/31/2008	$10 00	$10 00	$1,345 07
07/01/2008	Assessment-Quarterly	Recurring Charges 07/01/2008	$99 00	$99 00	$1,335 07
06/30/2008	HOA Late Interest	Late Interest 06/30/2008	$3 96	$3 96	$1,236 07
05/31/2008	HOA Late Interest	Late Interest 05/31/2008	$3 96	$3 96	$1,232 11
05/16/2008	TW Final Demand	Next step def-referral	$50 00	$50 00	$1,228 15
04/30/2008	HOA Late Interest	Late Interest 04/30/2008	$4 95	$4 95	$1,178 15
04/30/2008	HOA Late Fees	Late Fee 04/30/2008	$10 00	$10 00	$1,173 20
04/15/2008	TW Mortgage Letter	Of HOA lien per NRS 116	$100 00	$100 00	$1,163 20
04/01/2008	Assessment-Quarterly	Recurring Charges 04/01/2008	$99 00	$99 00	$1 063 20
03/31/2008	HOA Late Interest	Late Interest 03/31/2008	$3 96	$3 96	$964 20
02/29/2008	HOA Late Interest	Late Interest 02/29/2008	$3 96	$3 96	$960 24
02/04/2008	TW Fee PDP/ DFR	to trustee service	$50 00	$50 00	$956 28
01/31/2008	HOA Late Fees	Late Fee 01/31/2008	$10 00	$10 00	$906 28
01/31/2008	HOA Late Interest	Late Interest 01/31/2008	$3 96	$3 96	$896 28
01/01/2008	Assessment-Quarterly	Recurring Charges 01/01/2008	$99 00	$99 00	$892 32
12/31/2007	HOA Late Interest	Late Interest 12/31/2007	$2 97	$2 97	$793 32
12/14/2007	TW Final Demand	Next step def referral	$50 00	$50 00	$790 35
11/30/2007	HOA Late Interest	Late Interest 11/30/2007	$2 97	$2 97	$740 35
11/06/2007	TW Mortgage Letter	of HOA lien per NRS 116	$50 00	$50 00	$737 38
10/18/2007	TW Lien Fee Assessments	lien/release/recording fee	$395 00	$395 00	$687 38
10/01/2007	Assessment-Quarterly	Recurring Charges 10/01/2007	$99 00	$99 00	$292 38
08/26/2007	HOA Late Interest	Late Interest 08/26/2007	$2 97	$2 97	$193 38
08/26/2007	HOA Late Fees	Late Fee 08/26/2007	$10 00	$10 00	$190 41
07/26/2007	HOA Late Interest	Late Interest 07/26/2007	$2 97	$2 97	$180 41
07/26/2007	HOA Late Fees	Late Fee 07/26/2007	$10 00	$10 00	$177 44

07/01/2007	Assessment-Quarterly	Recurring Charges 07/01/2007	$99 00	$99 00	$167 44
06/28/2007	TW Intent to Lien Assessments	June 60 day delinquent	$35 00	$35 00	$68 44
06/26/2007	HOA Late Interest	Late Interest 06/26/2007	$1 48	$1 48	$33 44
06/26/2007	HOA Late Fees	Late Fee 06/26/2007	$10 00	$10 00	$31 96
05/26/2007	HOA Late Interest	Late Interest 05/26/2007	$1 48	$1 48	$21 96
05/26/2007	HOA Late Fees	Late Fee 05/26/2007	$10 00	$10 00	$20 48
04/26/2007	HOA Late Interest	Late Interest 04/26/2007	$1 48	$1 48	$10 48
04/26/2007	HOA Late Fees	Late Fee 04/26/2007	$9 00	$9 00	$9 00

Bankruptcy Post-Petition

Trans Date	Type	Description	Original Amount	Open Amount	Balance
02/01/2012	Assessment-Monthly	Recurring Charges 02/01/2012	$47 00	$47 00	$65 90
01/31/2012	HOA Late Interest	Late Interest 01/31/2012	$8 90	$8 90	$18 90
01/31/2012	HOA Late Fees	Late Fee 01/31/2012	$10 00	$10 00	$10 00

EXHIBIT "14"

On 01/03/2020 Defendants Red Rock Financial on behalf of HOA demanded and collected from Caliber Home Loans the amount **$21,363.99.**

CALIBER HOME LOANS

FOR RETURN SERVICE ONLY
Please do not send mail to this address
P.O. Box 619063
Dallas, TX 75261-9063

4-758-01963-0006700-002-01-000-000-000-000

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
2901 EL CAMINO AVE #200,
HENDERSON NV 89052

January 03, 2020

Caliber Loan Number: 9604248517

YOUSIF HALLOUM,

This letter is to inform you of the HOA payment that was paid on your behalf. The HOA payment was paid on January 2, 2020 in the amount of $21,363.99. This amount will be added to your escrow account on your loans. Please note that this was a one-time payment and no monthly/annual payments will be made going forward.

Should you have questions regarding this matter, please contact Caliber's toll free number, 844-815-6406. Our Customer Service Representatives are available Monday - Friday from 8:00 a.m. - 8:00 p.m., Eastern Time.

Sincerely,

HOA Department
Caliber Home Loans, Inc.

THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
8/28/2006	Balance Transfer from Prior	$25.93	$25.93		trsfr del from prior
9/1/2006	Monthly Assessment	$102.85	$128.78		
10/1/2006	Monthly Assessment	$102.85	$231.63		
11/1/2006	Monthly Assessment	$102.85	$334.48		
12/1/2006	Monthly Assessment	$102.85	$437.33		
1/1/2007	Monthly Assessment	$113.14	$550.47		
2/1/2007	Monthly Assessment	$113.14	$663.61		
2/15/2007	Late Fees	$10.00	$673.61		
3/1/2007	Monthly Assessment	$113.14	$786.75		
4/1/2007	Monthly Assessment	$25.93	$812.68		*Partially applied item during Sync
4/1/2007	Monthly Assessment	$87.21	$899.89		*Added from partially applied transaction
5/1/2007	Monthly Assessment	$113.14	$1,013.03		
5/18/2007	Payment	($786.75)	$226.28	1326	
6/1/2007	Monthly Assessment	$113.14	$339.42		
6/15/2007	Late Fees	$10.00	$349.42		
7/1/2007	Monthly Assessment	$113.14	$462.56		
7/15/2007	Late Fees	$10.00	$472.56		
8/1/2007	Monthly Assessment	$113.14	$585.70		
8/6/2007	Mailing Costs	$9.00	$594.70		Halloum/Yousif
8/6/2007	Intent to Lien Letter	$95.00	$689.70		
8/6/2007	Mailing Costs	$9.00	$698.70		Halloum/Iman Y.
8/20/2007	Lien Release	$35.00	$733.70		
8/20/2007	Lien Recording Costs	$28.00	$761.70		
8/20/2007	Mailing Costs	$9.00	$770.70		Halloum/Iman Y.
8/20/2007	Mailing Costs	$9.00	$779.70		Halloum/Yousif
8/20/2007	Lien for Delinquent Assessment	$275.00	$1,054.70		
8/30/2007	Association Interest	$8.49	$1,063.19		
9/1/2007	Monthly Assessment	$113.14	$1,176.33		

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
9/24/2007	Intent to NOD	$90.00	$1,266.33		
9/30/2007	Association Interest	$10.18	$1,276.51		
10/1/2007	Assessment	$113.14	$1,389.65		
10/15/2007	Late Fee	$10.00	$1,399.65		
10/30/2007	Association Interest	$11.88	$1,411.53		
11/1/2007	Assessment	$113.14	$1,524.67		
11/16/2007	Red Rock Charge Adjustment	($446.00)	$1,078.67		
11/16/2007	Mailing Costs	$9.00	$1,087.67		Halloum/Yousif
11/16/2007	Lien for Delinquent Assessment	$275.00	$1,362.67		
11/16/2007	Lien Release	$35.00	$1,397.67		
11/16/2007	Lien Recording Costs	$28.00	$1,425.67		
11/16/2007	Mailing Costs	$9.00	$1,434.67		Halloum/Iman Y.
11/30/2007	Association Interest	$13.58	$1,448.25		
12/1/2007	Assessment	$113.14	$1,561.39		
12/15/2007	Late Fee	$10.00	$1,571.39		
12/30/2007	Association Interest	$15.28	$1,586.67		
1/1/2008	Assessment	$124.45	$1,711.12		
1/15/2008	Late Fee	$10.00	$1,721.12		
1/30/2008	Association Interest	$17.15	$1,738.27		
2/1/2008	Assessment	$124.45	$1,862.72		
2/15/2008	Late Fee	$10.00	$1,872.72		
2/29/2008	Association Interest	$19.02	$1,891.74		
3/1/2008	Assessment	$124.45	$2,016.19		
3/15/2008	Late Fee	$10.00	$2,026.19		
3/30/2008	Association Interest	$20.89	$2,047.08		
4/1/2008	Assessment	$124.45	$2,171.53		
4/15/2008	Late Fee	$10.00	$2,181.53		
4/30/2008	Association Interest	$22.74	$2,204.27		

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
5/1/2008	Assessment	$124.45	$2,328.72		
5/9/2008	Intent to NOD	$90.00	$2,418.72		
5/15/2008	Late Fee	$10.00	$2,428.72		
5/30/2008	Association Interest	$24.61	$2,453.33		
6/1/2008	Assessment	$124.45	$2,577.78		
6/2/2008	Notice of Default	$375.00	$2,952.78		
6/2/2008	NOD Mailing Costs	$90.00	$3,042.78		
6/2/2008	NOD Recording Costs	$14.00	$3,056.78		
6/2/2008	NOD Release	$35.00	$3,091.78		
6/2/2008	NOD Release Recording Costs	$14.00	$3,105.78		
6/2/2008	Trustee Sale Guarantee	$350.00	$3,455.78		
6/2/2008	NOD Mailing Charges Adjustment	($18.00)	$3,437.78		
6/15/2008	Late Fee	$10.00	$3,447.78		
6/30/2008	Association Interest	$26.47	$3,474.25		
7/1/2008	Assessment	$124.45	$3,598.70		
7/15/2008	Late Fee	$10.00	$3,608.70		
7/30/2008	Association Interest	$28.35	$3,637.05		
8/1/2008	Assessment	$124.45	$3,761.50		
8/14/2008	Intent to NOS	$90.00	$3,851.50		
8/14/2008	Mortgage Letter	$60.00	$3,911.50		
8/15/2008	Late Fee	$10.00	$3,921.50		
8/29/2008	Fine/Violation	$50.00	$3,971.50		
8/30/2008	Association Interest	$30.22	$4,001.72		
9/1/2008	Assessment	$124.45	$4,126.17		
9/15/2008	Late Fee	$10.00	$4,136.17		
9/30/2008	Association Interest	$32.09	$4,168.26		
10/1/2008	Assessment	$124.45	$4,292.71		
10/3/2008	Fine/Violation	$100.00	$4,392.71		SY maint - 10/3/08

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
10/3/2008	Fine/Violation	$100.00	$4,492.71		SY maint - 9/26/08
10/3/2008	Fine/Violation	$100.00	$4,592.71		SY maint - 9/19/08
10/3/2008	Fine/Violation	$100.00	$4,692.71		SY maint - 9/12/08
10/15/2008	Late Fee	$10.00	$4,702.71		
10/17/2008	Fine/Violation	$100.00	$4,802.71		SY maint - 10/17/08
10/17/2008	Fine/Violation	$100.00	$4,902.71		SY maint - 10/10/08
10/27/2008	Fine/Violation	$100.00	$5,002.71		SY maint - 10/24/08
10/28/2008	Fine/Violation	$50.00	$5,052.71		Trim shrubs - 10/27/08
10/28/2008	Fine/Violation	$50.00	$5,102.71		Trim palms - 10/27/08
10/30/2008	Fine/Violation	$100.00	$5,202.71		SY maint - 10/31/08
10/30/2008	Association Interest	$33.95	$5,236.66		
11/1/2008	Assessment	$124.45	$5,361.11		
11/13/2008	Fine/Violation	$50.00	$5,411.11		s/y maint. 5/11/08
11/13/2008	Fine/Violation	$50.00	$5,461.11		s/y maint. 5/11/08
11/13/2008	Fine Adjustment/Reduction	($400.00)	$5,061.11		
11/14/2008	Fine/Violation	$50.00	$5,111.11		Trim shrubs - 11/10/08
11/14/2008	Fine/Violation	$50.00	$5,161.11		Trim palms - 11/10/08
11/15/2008	Late Fee	$10.00	$5,171.11		
11/17/2008	Fine/Violation	$50.00	$5,221.11		Trim shrubs - 11/17/08
11/17/2008	Fine/Violation	$50.00	$5,271.11		Trim palms - 11/17/08
11/21/2008	Fine/Violation	$50.00	$5,321.11		SY maint - 11/21/08
11/24/2008	Fine/Violation	$50.00	$5,371.11		Trim shrubs - 11/24/08
11/24/2008	Fine/Violation	$50.00	$5,421.11		Trim palms - 11/24/08
11/30/2008	Association Interest	$35.81	$5,456.92		
12/1/2008	Assessment	$124.45	$5,581.37		
12/4/2008	Fine/Violation	$50.00	$5,631.37		SY maint - 12/5/08
12/4/2008	Fine/Violation	$50.00	$5,681.37		SY maint - 11/28/08
12/4/2008	Fine/Violation	$50.00	$5,731.37		Trim shrubs - 12/1/08

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
12/4/2008	Fine/Violation	$50.00	$5,781.37		Trim palms - 12/1/08
12/8/2008	Fine/Violation	$50.00	$5,831.37		Trim shrubs - 12/8/08
12/8/2008	Fine/Violation	$50.00	$5,881.37		Trim palms - 12/8/08
12/11/2008	Fine/Violation	$50.00	$5,931.37		SY maint - 12/12/08
12/15/2008	Late Fee	$10.00	$5,941.37		
12/16/2008	Fine/Violation	$50.00	$5,991.37		Trim shrubs - 12/15/08
12/16/2008	Fine/Violation	$50.00	$6,041.37		Trim palms - 12/15/08
12/19/2008	Fine/Violation	$50.00	$6,091.37		SY maint - 12/19/08
12/22/2008	Fine/Violation	$50.00	$6,141.37		Trim shrubs - 12/22/08
12/22/2008	Fine/Violation	$50.00	$6,191.37		Trim palms - 12/22/08
12/24/2008	Fine/Violation	$50.00	$6,241.37		SY maint - 12/26/08
12/29/2008	Fine/Violation	$50.00	$6,291.37		Trim shrubs - 12/29/08
12/29/2008	Fine/Violation	$50.00	$6,341.37		Trim palms - 12/29/08
12/30/2008	Association Interest	$37.67	$6,379.04		
1/1/2009	Assessment	$125.00	$6,504.04		
1/15/2009	Late Fees	$10.00	$6,514.04		Late Fees
1/15/2009	Fine Adjustment/Reduction	($300.00)	$6,214.04		void FINES per mgr
1/30/2009	Association Interest	$39.54	$6,253.58		
2/1/2009	Monthly Assessment	$125.00	$6,378.58		Monthly Assessment
2/15/2009	Late Fees	$10.00	$6,388.58		Late Fees
2/20/2009	Intent to NOS	$90.00	$6,478.58		
2/20/2009	Mortgage Letter	$60.00	$6,538.58		
2/28/2009	Association Interest	$41.41	$6,579.99		
3/1/2009	Monthly Assessment	$125.00	$6,704.99		Monthly Assessment
3/15/2009	Late Fees	$10.00	$6,714.99		Late Fees
3/30/2009	Association Interest	$43.28	$6,758.27		
4/1/2009	Monthly Assessment	$125.00	$6,883.27		Monthly Assessment
4/15/2009	Late Fees	$10.00	$6,893.27		Late Fees

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
4/30/2009	Association Interest	$45.15	$6,938.42		
5/1/2009	Monthly Assessment	$125.00	$7,063.42		Monthly Assessment
5/15/2009	Late Fees	$10.00	$7,073.42		Late Fees
5/30/2009	Association Interest	$47.02	$7,120.44		
6/1/2009	Monthly Assessment	$125.00	$7,245.44		Monthly Assessment
6/15/2009	Late Fees	$10.00	$7,255.44		Late Fees
6/30/2009	Association Interest	$48.89	$7,304.33		
7/1/2009	Monthly Assessment	$125.00	$7,429.33		Monthly Assessment
7/15/2009	Late Fees	$10.00	$7,439.33		Late Fees
7/30/2009	Association Interest	$14.35	$7,453.68		
8/1/2009	Monthly Assessment	$125.00	$7,578.68		Monthly Assessment
8/15/2009	Late Fees	$10.00	$7,588.68		Late Fees
8/30/2009	Association Interest	$14.90	$7,603.58		
9/1/2009	Monthly Assessment	$125.00	$7,728.58		Monthly Assessment
9/10/2009	Certified Mail	$36.00	$7,764.58		4 mailings
9/10/2009	New Contact/Final Notice	$75.00	$7,839.58		
9/15/2009	Late Fees	$10.00	$7,849.58		Late Fees
9/30/2009	Association Interest	$15.45	$7,865.03		
10/1/2009	Monthly Assessment	$125.00	$7,990.03		Monthly Assessment
10/15/2009	Late Fees	$10.00	$8,000.03		Late Fees
10/31/2009	Association Interest	$16.00	$8,016.03		
11/1/2009	Monthly Assessment	$125.00	$8,141.03		Monthly Assessment
11/15/2009	Late Fees	$10.00	$8,151.03		Late Fees
11/17/2009	Fine	$50.00	$8,201.03		Fine
11/30/2009	Association Interest	$16.55	$8,217.58		
12/1/2009	Monthly Assessment	$125.00	$8,342.58		Monthly Assessment
12/1/2009	Fine	$50.00	$8,392.58		Fine
12/8/2009	Fine	$50.00	$8,442.58		Trim palm fonds

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
12/15/2009	Fine	$50.00	$8,492.58		Fine
12/15/2009	Late Fees	$10.00	$8,502.58		Late Fees
1/1/2010	Monthly Assessment	$125.00	$8,627.58		Monthly Assessment
1/15/2010	Late Fee	$10.00	$8,637.58		
2/1/2010	Monthly Assessment	$125.00	$8,762.58		Monthly Assessment
2/15/2010	Late Fee	$10.00	$8,772.58		
3/1/2010	Monthly Assessment	$125.00	$8,897.58		Monthly Assessment
3/15/2010	Late Fees	$10.00	$8,907.58		Late Fees
4/1/2010	Monthly Assessment	$125.00	$9,032.58		Monthly Assessment
4/15/2010	Late Fees	$10.00	$9,042.58		Late Fees
5/1/2010	Monthly Assessment	$125.00	$9,167.58		Monthly Assessment
5/15/2010	Late Fee	$10.00	$9,177.58		
6/1/2010	Monthly Assessment	$125.00	$9,302.58		Monthly Assessment
6/15/2010	Late Fees	$10.00	$9,312.58		Late Fees
7/1/2010	Monthly Assessment	$125.00	$9,437.58		Monthly Assessment
7/15/2010	Late Fee	$10.00	$9,447.58		
8/1/2010	Monthly Assessment	$125.00	$9,572.58		Monthly Assessment
8/15/2010	Late Fees	$10.00	$9,582.58		Late Fees
9/1/2010	Monthly Assessment	$125.00	$9,707.58		Monthly Assessment
9/15/2010	Late Fees	$10.00	$9,717.58		Late Fees
10/1/2010	Monthly Assessment	$125.00	$9,842.58		Monthly Assessment
10/15/2010	Late Fee	$10.00	$9,852.58		
11/1/2010	Monthly Assessment	$125.00	$9,977.58		Monthly Assessment
11/15/2010	Late Fee	$10.00	$9,987.58		
12/1/2010	Monthly Assessment	$125.00	$10,112.58		Monthly Assessment
12/15/2010	Late Fees	$10.00	$10,122.58		Late Fees
1/1/2011	Monthly Assessment	$125.00	$10,247.58		Monthly Assessment
1/15/2011	Late Fee	$10.00	$10,257.58		

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
2/1/2011	Monthly Assessment	$125.00	$10,382.58		Monthly Assessment
2/15/2011	Late Fees	$10.00	$10,392.58		Late Fees
3/1/2011	Monthly Assessment	$125.00	$10,517.58		Monthly Assessment
3/15/2011	Late Fees	$10.00	$10,527.58		Late Fees
4/1/2011	Monthly Assessment	$125.00	$10,652.58		Monthly Assessment
4/15/2011	Late Fees	$10.00	$10,662.58		Late Fees
5/1/2011	Monthly Assessment	$125.00	$10,787.58		Monthly Assessment
5/15/2011	Late Fees	$10.00	$10,797.58		Late Fees
6/1/2011	Monthly Assessment	$125.00	$10,922.58		Monthly Assessment
6/15/2011	Late Fees	$10.00	$10,932.58		Late Fees
7/1/2011	Monthly Assessment	$125.00	$11,057.58		Monthly Assessment
7/15/2011	Late Fees	$10.00	$11,067.58		Late Fees
8/1/2011	Monthly Assessment	$125.00	$11,192.58		Monthly Assessment
8/15/2011	Late Fees	$10.00	$11,202.58		Late Fees
9/1/2011	Monthly Assessment	$125.00	$11,327.58		Monthly Assessment
9/15/2011	Late Fees	$10.00	$11,337.58		Late Fees
10/1/2011	Monthly Assessment	$125.00	$11,462.58		Monthly Assessment
10/15/2011	Late Fees	$10.00	$11,472.58		Late Fees
11/1/2011	Monthly Assessment	$125.00	$11,597.58		Monthly Assessment
11/15/2011	Late Fees	$10.00	$11,607.58		Late Fees
12/1/2011	Monthly Assessment	$125.00	$11,732.58		Monthly Assessment
12/15/2011	Late Fees	$10.00	$11,742.58		Late Fees
1/1/2012	Monthly Assessment	$125.00	$11,867.58		Monthly Assessment
1/15/2012	Late Fees	$10.00	$11,877.58		Late Fees
1/27/2012	RRFS Monitor Bankruptcy	$100.00	$11,977.58		
2/1/2012	Monthly Assessment	$125.00	$12,102.58		Monthly Assessment
2/15/2012	Late Fee	$10.00	$12,112.58		
3/1/2012	Monthly Assessment	$125.00	$12,237.58		Monthly Assessment

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
3/15/2012	Late Fees	$10.00	$12,247.58		Late Fees
4/1/2012	Monthly Assessment	$125.00	$12,372.58		Monthly Assessment
4/15/2012	Late Fees	$10.00	$12,382.58		Late Fees
5/1/2012	Monthly Assessment	$125.00	$12,507.58		Monthly Assessment
5/15/2012	Late Fees	$10.00	$12,517.58		Late Fees
6/1/2012	Monthly Assessment	$125.00	$12,642.58		Monthly Assessment
6/15/2012	Late Fees	$10.00	$12,652.58		Late Fees
7/1/2012	Monthly Assessment	$125.00	$12,777.58		Monthly Assessment
7/15/2012	Late Fees	$10.00	$12,787.58		Late Fees
8/1/2012	Monthly Assessment	$125.00	$12,912.58		Monthly Assessment
8/15/2012	Late Fees	$10.00	$12,922.58		Late Fees
9/1/2012	Monthly Assessment	$125.00	$13,047.58		Monthly Assessment
9/15/2012	Late Fees	$10.00	$13,057.58		Late Fees
10/1/2012	Monthly Assessment	$125.00	$13,182.58		Monthly Assessment
10/15/2012	Late Fees	$10.00	$13,192.58		Late Fees
11/1/2012	Monthly Assessment	$125.00	$13,317.58		Monthly Assessment
11/15/2012	Late Fees	$10.00	$13,327.58		Late Fees
12/1/2012	Monthly Assessment	$125.00	$13,452.58		Monthly Assessment
12/15/2012	Late Fees	$10.00	$13,462.58		Late Fees
1/1/2013	Monthly Assessment	$125.00	$13,587.58		Monthly Assessment
2/1/2013	Monthly Assessment	$125.00	$13,712.58		Monthly Assessment
3/1/2013	Monthly Assessment	$125.00	$13,837.58		Monthly Assessment
3/15/2013	Late Fees	$10.00	$13,847.58		Late Fees
4/1/2013	Monthly Assessment	$125.00	$13,972.58		Monthly Assessment
4/15/2013	Late Fees	$10.00	$13,982.58		Late Fees
5/1/2013	Monthly Assessment	$125.00	$14,107.58		Monthly Assessment
5/15/2013	Late Fees	$10.00	$14,117.58		Late Fees
6/1/2013	Monthly Assessment	$125.00	$14,242.58		Monthly Assessment

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
6/15/2013	Late Fees	$10.00	$14,252.58		Late Fees
7/1/2013	Monthly Assessment	$125.00	$14,377.58		Monthly Assessment
7/15/2013	Late Fees	$10.00	$14,387.58		Late Fees
8/1/2013	Monthly Assessment	$125.00	$14,512.58		Monthly Assessment
8/15/2013	Late Fees	$10.00	$14,522.58		Late Fees
9/1/2013	Monthly Assessment	$125.00	$14,647.58		Monthly Assessment
9/15/2013	Late Fees	$10.00	$14,657.58		Late Fees
10/1/2013	Monthly Assessment	$125.00	$14,782.58		Monthly Assessment
10/15/2013	Late Fees	$10.00	$14,792.58		Late Fees
11/1/2013	Monthly Assessment	$125.00	$14,917.58		Monthly Assessment
11/15/2013	Late Fees	$10.00	$14,927.58		Late Fees
12/1/2013	Monthly Assessment	$125.00	$15,052.58		Monthly Assessment
12/15/2013	Late Fees	$10.00	$15,062.58		Late Fees
1/1/2014	Monthly Assessment	$125.00	$15,187.58		Monthly Assessment
1/15/2014	Late Fees	$10.00	$15,197.58		Late Fees
2/1/2014	Monthly Assessment	$125.00	$15,322.58		Monthly Assessment
2/15/2014	Late Fees	$10.00	$15,332.58		Late Fees
3/1/2014	Monthly Assessment	$125.00	$15,457.58		Monthly Assessment
3/15/2014	Late Fees	$10.00	$15,467.58		Late Fees
4/1/2014	Monthly Assessment	$125.00	$15,592.58		Monthly Assessment
4/15/2014	Late Fees	$10.00	$15,602.58		Late Fees
5/1/2014	Monthly Assessment	$125.00	$15,727.58		Monthly Assessment
5/15/2014	Late Fees	$10.00	$15,737.58		Late Fees
6/1/2014	Monthly Assessment	$125.00	$15,862.58		Monthly Assessment
6/15/2014	Late Fees	$10.00	$15,872.58		Late Fees
7/1/2014	Monthly Assessment	$125.00	$15,997.58		Monthly Assessment
7/15/2014	Late Fees	$10.00	$16,007.58		Late Fees
8/1/2014	Monthly Assessment	$125.00	$16,132.58		Monthly Assessment

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
8/15/2014	Late Fees	$10.00	$16,142.58		Late Fees
9/1/2014	Monthly Assessment	$125.00	$16,267.58		Monthly Assessment
9/15/2014	Late Fees	$10.00	$16,277.58		Late Fees
10/1/2014	Monthly Assessment	$125.00	$16,402.58		Monthly Assessment
10/15/2014	Late Fees	$10.00	$16,412.58		Late Fees
11/1/2014	Monthly Assessment	$125.00	$16,537.58		Monthly Assessment
11/15/2014	Late Fees	$10.00	$16,547.58		Late Fees
12/1/2014	Monthly Assessment	$125.00	$16,672.58		Monthly Assessment
12/15/2014	Late Fees	$10.00	$16,682.58		Late Fees
1/1/2015	Monthly Assessment	$125.00	$16,807.58		Monthly Assessment
1/15/2015	Late Fees	$10.00	$16,817.58		Late Fees
2/1/2015	Monthly Assessment	$125.00	$16,942.58		Monthly Assessment
2/15/2015	Late Fees	$10.00	$16,952.58		Late Fees
3/1/2015	Monthly Assessment	$125.00	$17,077.58		Monthly Assessment
3/15/2015	Late Fees	$10.00	$17,087.58		Late Fees
4/1/2015	Monthly Assessment	$125.00	$17,212.58		Monthly Assessment
4/15/2015	Late Fees	$10.00	$17,222.58		Late Fees
5/1/2015	Monthly Assessment	$125.00	$17,347.58		Monthly Assessment
5/15/2015	Late Fees	$10.00	$17,357.58		Late Fees
6/1/2015	Monthly Assessment	$125.00	$17,482.58		Monthly Assessment
6/18/2015	Late Fees	$10.00	$17,492.58		Late Fees
7/1/2015	Monthly Assessment	$125.00	$17,617.58		Monthly Assessment
7/15/2015	Late Fees	$10.00	$17,627.58		Late Fees
8/1/2015	Monthly Assessment	$125.00	$17,752.58		Monthly Assessment
8/15/2015	Late Fees	$10.00	$17,762.58		Late Fees
9/1/2015	Monthly Assessment	$125.00	$17,887.58		Monthly Assessment
9/15/2015	Late Fees	$10.00	$17,897.58		Late Fees
10/1/2015	Monthly Assessment	$125.00	$18,022.58		Monthly Assessment

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
10/15/2015	Late Fees	$10.00	$18,032.58		Late Fees
11/1/2015	Monthly Assessment	$125.00	$18,157.58		Monthly Assessment
11/15/2015	Late Fees	$10.00	$18,167.58		Late Fees
12/1/2015	Monthly Assessment	$125.00	$18,292.58		Monthly Assessment
12/15/2015	Late Fees	$10.00	$18,302.58		Late Fees
1/1/2016	Monthly Assessment	$120.00	$18,422.58		Monthly Assessment
1/15/2016	Late Fees	$10.00	$18,432.58		Late Fees
2/1/2016	Monthly Assessment	$120.00	$18,552.58		Monthly Assessment
2/15/2016	Late Fees	$10.00	$18,562.58		Late Fees
3/1/2016	Monthly Assessment	$120.00	$18,682.58		Monthly Assessment
3/15/2016	Late Fees	$10.00	$18,692.58		Late Fees
4/1/2016	Monthly Assessment	$120.00	$18,812.58		Monthly Assessment
4/15/2016	Late Fees	$10.00	$18,822.58		Late Fees
5/1/2016	Monthly Assessment	$120.00	$18,942.58		Monthly Assessment
5/15/2016	Late Fees	$10.00	$18,952.58		Late Fees
6/1/2016	Monthly Assessment	$120.00	$19,072.58		Monthly Assessment
6/15/2016	Late Fees	$10.00	$19,082.58		Late Fees
7/1/2016	Monthly Assessment	$120.00	$19,202.58		Monthly Assessment
7/15/2016	Late Fees	$10.00	$19,212.58		Late Fees
8/1/2016	Monthly Assessment	$120.00	$19,332.58		Monthly Assessment
8/15/2016	Late Fees	$10.00	$19,342.58		Late Fees
9/1/2016	Monthly Assessment	$120.00	$19,462.58		Monthly Assessment
9/15/2016	Late Fees	$10.00	$19,472.58		Late Fees
10/1/2016	Monthly Assessment	$120.00	$19,592.58		Monthly Assessment
10/15/2016	Late Fees	$10.00	$19,602.58		Late Fees
11/1/2016	Monthly Assessment	$120.00	$19,722.58		Monthly Assessment
11/15/2016	Late Fees	$10.00	$19,732.58		Late Fees
12/1/2016	Monthly Assessment	$120.00	$19,852.58		Monthly Assessment

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
12/15/2016	Late Fees	$10.00	$19,862.58		Late Fees
1/1/2017	Monthly Assessment	$122.00	$19,984.58		Monthly Assessment
1/15/2017	Late Fees	$10.00	$19,994.58		Late Fees
2/1/2017	Monthly Assessment	$122.00	$20,116.58		Monthly Assessment
2/15/2017	Late Fees	$10.00	$20,126.58		Late Fees
3/1/2017	Monthly Assessment	$122.00	$20,248.58		Monthly Assessment
3/15/2017	Late Fees	$10.00	$20,258.58		Late Fees
4/1/2017	Monthly Assessment	$122.00	$20,380.58		Monthly Assessment
4/15/2017	Late Fees	$10.00	$20,390.58		Late Fees
5/1/2017	Monthly Assessment	$122.00	$20,512.58		Monthly Assessment
5/15/2017	Late Fees	$10.00	$20,522.58		Late Fees
6/1/2017	Monthly Assessment	$122.00	$20,644.58		Monthly Assessment
6/15/2017	Late Fees	$10.00	$20,654.58		Late Fees
7/1/2017	Monthly Assessment	$122.00	$20,776.58		Monthly Assessment
7/15/2017	Late Fees	$10.00	$20,786.58		Late Fees
8/1/2017	Monthly Assessment	$122.00	$20,908.58		Monthly Assessment
8/15/2017	Late Fees	$10.00	$20,918.58		Late Fees
8/17/2017	Payoff Demand	$150.00	$21,068.58		Precedent
9/1/2017	Monthly Assessment	$122.00	$21,190.58		Monthly Assessment
9/7/2017	Red Rock Partial Payment	($2,435.12)	$18,755.46	30025633	Partial Pmt Super Priority 10/07-6/08 SB 306 not foreclosed
10/1/2017	Monthly Assessment	$122.00	$18,877.46		Monthly Assessment
11/1/2017	Monthly Assessment	$122.00	$18,999.46		Monthly Assessment
12/1/2017	Monthly Assessment	$122.00	$19,121.46		Monthly Assessment
1/1/2018	Monthly Assessment	$127.00	$19,248.46		Monthly Assessment
1/15/2018	Late Fees	$10.00	$19,258.46		Late Fees
2/1/2018	Monthly Assessment	$127.00	$19,385.46		Monthly Assessment
2/15/2018	Late Fees	$10.00	$19,395.46		Late Fees

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
3/1/2018	Monthly Assessment	$127.00	$19,522.46		Monthly Assessment
3/15/2018	Late Fees	$10.00	$19,532.46		Late Fees
4/1/2018	Monthly Assessment	$127.00	$19,659.46		Monthly Assessment
4/15/2018	Late Fees	$10.00	$19,669.46		Late Fees
5/1/2018	Monthly Assessment	$127.00	$19,796.46		Monthly Assessment
5/15/2018	Late Fees	$10.00	$19,806.46		Late Fees
6/1/2018	Monthly Assessment	$127.00	$19,933.46		Monthly Assessment
6/15/2018	Late Fees	$10.00	$19,943.46		Late Fees
7/1/2018	Monthly Assessment	$127.00	$20,070.46		Monthly Assessment
7/15/2018	Late Fees	$10.00	$20,080.46		Late Fees
8/1/2018	Monthly Assessment	$127.00	$20,207.46		Monthly Assessment
8/15/2018	Late Fees	$10.00	$20,217.46		Late Fees
9/1/2018	Monthly Assessment	$127.00	$20,344.46		Monthly Assessment
9/15/2018	Late Fees	$10.00	$20,354.46		Late Fees
10/1/2018	Monthly Assessment	$127.00	$20,481.46		Monthly Assessment
10/15/2018	Late Fees	$10.00	$20,491.46		Late Fees
11/1/2018	Monthly Assessment	$127.00	$20,618.46		Monthly Assessment
11/15/2018	Late Fees	$10.00	$20,628.46		Late Fees
12/1/2018	Monthly Assessment	$127.00	$20,755.46		Monthly Assessment
12/15/2018	Late Fees	$10.00	$20,765.46		Late Fees
1/1/2019	Monthly Assessment	$141.00	$20,906.46		Monthly Assessment
1/15/2019	Late Fees	$10.00	$20,916.46		Late Fees
2/1/2019	Monthly Assessment	$141.00	$21,057.46		Monthly Assessment
2/1/2019	Payoff Demand	$150.00	$21,207.46		Precedent
2/15/2019	Late Fees	$10.00	$21,217.46		Late Fees
3/1/2019	Monthly Assessment	$141.00	$21,358.46		Monthly Assessment
3/1/2019	Association Adjustment	($1,450.00)	$19,908.46		Assessment account only
3/1/2019	Payoff Demand	$150.00	$20,058.46		Precedent

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
3/15/2019	Late Fees	$10.00	$20,068.46		
3/15/2019	Late Fees	$10.00	$20,078.46		Late Fees
4/1/2019	Monthly Assessment	$141.00	$20,219.46		Monthly Assessment
4/15/2019	Late Fees	$10.00	$20,229.46		Late Fees
5/1/2019	Monthly Assessment	$141.00	$20,370.46		Monthly Assessment
5/15/2019	Late Fees	$10.00	$20,380.46		Late Fees
6/1/2019	Monthly Assessment	$141.00	$20,521.46		Monthly Assessment
6/15/2019	Late Fees	$10.00	$20,531.46		Late Fees
7/1/2019	Monthly Assessment	$141.00	$20,672.46		Monthly Assessment
7/15/2019	Late Fees	$10.00	$20,682.46		Late Fees
8/1/2019	Monthly Assessment	$141.00	$20,823.46		Monthly Assessment
8/15/2019	Late Fees	$10.00	$20,833.46		Late Fees
9/1/2019	Monthly Assessment	$141.00	$20,974.46		Monthly Assessment
10/1/2019	Monthly Assessment	$141.00	$21,115.46		
11/1/2019	Monthly Assessment	$141.00	$21,256.46		
11/13/2019	Certified Mail	$9.41	$21,265.87		
11/13/2019	Certified Mail	$9.41	$21,275.28		
11/13/2019	Certified Mail	$9.41	$21,284.69		
11/13/2019	Certified Mail	$9.41	$21,294.10		
11/13/2019	Certified Mail	$9.41	$21,303.51		
11/13/2019	Certified Mail	$9.41	$21,312.92		
11/13/2019	First Class Mailing Costs	$2.50	$21,315.42		
11/13/2019	First Class Mailing Costs	$2.50	$21,317.92		
11/13/2019	First Class Mailing Costs	$2.50	$21,320.42		
11/13/2019	First Class Mailing Costs	$2.50	$21,322.92		
11/13/2019	First Class Mailing Costs	$2.50	$21,325.42		
11/13/2019	First Class Mailing Costs	$2.50	$21,327.92		
11/13/2019	Certified Mail	$9.41	$21,337.33		

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
11/13/2019	Certified Mail	$9.41	$21,346.74		
11/13/2019	Certified Mail	$9.41	$21,356.15		
11/13/2019	Certified Mail	$9.41	$21,365.56		
11/13/2019	Certified Mail	$9.41	$21,374.97		
11/13/2019	Certified Mail	$9.41	$21,384.38		
11/13/2019	Certified Mail	$9.41	$21,393.79		
11/13/2019	Certified Mail	$9.41	$21,403.20		
11/13/2019	Certified Mail	$9.41	$21,412.61		
11/13/2019	Intent to Conduct Foreclosure	$25.00	$21,437.61		
11/13/2019	First Class Mailing Costs	$2.50	$21,440.11		
11/13/2019	First Class Mailing Costs	$2.50	$21,442.61		
11/13/2019	First Class Mailing Costs	$2.50	$21,445.11		
11/13/2019	First Class Mailing Costs	$2.50	$21,447.61		
11/13/2019	First Class Mailing Costs	$2.50	$21,450.11		
11/13/2019	First Class Mailing Costs	$2.50	$21,452.61		
11/13/2019	First Class Mailing Costs	$2.50	$21,455.11		
11/13/2019	First Class Mailing Costs	$2.50	$21,457.61		
11/13/2019	First Class Mailing Costs	$2.50	$21,460.11		
12/1/2019	Monthly Assessment	$141.00	$21,601.11		
12/17/2019	Association Adjustment	($200.00)	$21,401.11		Move to fine account
12/17/2019	Interest Adjustment	($730.92)	$20,670.19		Not on Association ledger
12/17/2019	NOS Mailing Costs	$12.09	$20,682.28		
12/17/2019	NOS Mailing Costs	$12.09	$20,694.37		
12/17/2019	NOS Mailing Costs	$12.09	$20,706.46		
12/17/2019	NOS Mailing Costs	$12.09	$20,718.55		
12/17/2019	NOS Mailing Costs	$12.09	$20,730.64		
12/17/2019	NOS Mailing Costs	$12.09	$20,742.73		
12/17/2019	NOS Mailing Costs	$12.09	$20,754.82		

Accounting Ledger

Information as of: July 12, 2022

Account Number: 17170
Association: Inspiration at Green Valley Ranch Homeowners Association
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $0.00
Homeowner(s): YOUSIF HALLOUM, IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
12/17/2019	NOS Mailing Costs	$12.09	$20,766.91		
12/17/2019	NOS Mailing Costs	$12.09	$20,779.00		
12/17/2019	NOS Mailing Costs	$12.09	$20,791.09		
12/17/2019	NOS Mailing Costs	$12.09	$20,803.18		
12/17/2019	NOS Mailing Costs	$12.09	$20,815.27		
12/17/2019	NOS Mailing Costs	$12.09	$20,827.36		
12/17/2019	NOS Mailing Costs	$12.09	$20,839.45		
12/17/2019	NOS Mailing Costs	$12.09	$20,851.54		
12/17/2019	NOS Mailing Costs	$12.09	$20,863.63		
12/17/2019	NOS Mailing Costs	$12.09	$20,875.72		
12/17/2019	NOS Mailing Costs	$12.09	$20,887.81		
12/17/2019	NOS Mailing Costs	$12.09	$20,899.90		
12/17/2019	Notice of Sale	$275.00	$21,174.90		
12/17/2019	Publishing and Posting Costs	$475.00	$21,649.90		
12/17/2019	NOS Recording Costs	$45.00	$21,694.90		
12/17/2019	Conduct Foreclosure Sale	$125.00	$21,819.90		
12/17/2019	Prepare and Record Trustee Deed	$125.00	$21,944.90		
12/17/2019	Affidavit Recording	$45.00	$21,989.90		
12/17/2019	Record Certificate of Sale	$45.00	$22,034.90		
12/17/2019	Red Rock SP Adjustment	($1,019.00)	$21,015.90		NV-CAP
12/20/2019	Subordination Recording Cost	$45.00	$21,060.90		
12/20/2019	NOS Mailing Costs	$12.09	$21,072.99		
12/20/2019	Payoff Demand	$150.00	$21,222.99		Precedent
1/1/2020	Monthly Assessment	$141.00	$21,363.99		
1/6/2020	Red Rock Paid in Full	($21,363.99)	$0.00	30027413	PIF thru 1/1/2020

EXHIBIT "15"

On 08/08/2020 Defendants Green Valley Ranch Community Association on behalf of HOA demanded and collected from Caliber Home Loans the amount **$2,628.41**

Payoff Demand (Non-resale transactions)

Green Valley Ranch Community Association

Terra West Management Services

Property Information:
2428 Devotion Ridge Dr
Henderson, NV 89052
Seller: YOUSIF HALLOUM
Buyer: N/A

Requestor:
PRECEDENT MANAGEMENT
Precedent Management
786-452-1807
Estimated Closing Date: 08-08-2020

General Information

This information is good through	07-29-2020
Is this account in collections?	No
What is the current regular assessment against the unit?	63.00
What is the frequency of the assessment charge?	Monthly
The regular assessment is paid through:	08-31-2016
The regular assessment is next due:	09-01-2016
What day of the month are regular assessments due?	1st
How many days after the due date is the regular assessment considered delinquent?	60
Comments: Once assessment considered past due, late fees are assessed after the 30th of the month.	
The penalty for delinquent assessments is:	$10.00 late fee, plus interest at prime rate + 2%

Specific Fees Due To Green Valley Ranch Community Association

Closing agent is required to collect the following number of additional regular assessments at closing:	2
Are there any current special assessments or governing body approved special assessments, against units within the association? If yes, a comment is provided.	No
Owner's current balance due (you may total the owners balance due using the breakdown below):	$2,628.41

Comments: SEE BREAKDOWN BELOW

August 2017-March 2020 Late Interest	$142.41
August 2017-March 2020 Late Fees	$340.00
September 2016-July 2020 Monthly Assessments	$2,146.00

Is the association or the developer (if the project has not been turned over to the homeowners association) involved in any current or pending litigation? If yes, a comment is required. (Do not include neighbor disputes or rights of quiet enjoyment, litigation where the claim amount is known and the insurance carrier will provide defense and coverage, or where the HOA is named as a plaintiff in a foreclosure action or to collect past due assessments).	See Comments

Payoff Demand (Non-resale transactions)

Green Valley Ranch Community Association

Terra West Management Services

Property Information:
2428 Devotion Ridge Dr
Henderson, NV 89052
Seller: YOUSIF HALLOUM
Buyer: N/A

Requestor:
PRECEDENT MANAGEMENT
Precedent Management
786-452-1807
Estimated Closing Date: 08-08-2020

Comments: Please see Litigation Statement. Can be obtained through Resale Disclosure Package.

Insurance broker's or agent's company name:	Kaercher Insurance
Identify the insurance agent's name:	Jacqui Gibson
Insurance agent's phone number:	702-304-7801
Insurance agent's fax number:	
Insurance agent's email address:	

Cheyanne Fierro, Escrow Coordinator **Date: 07-08-2020**

Terra West Management Services

Phone: 702-880-4626

Payoff Demand (Non-resale transactions)

Green Valley Ranch Community Association

Terra West Management Services

Property Information:
2428 Devotion Ridge Dr
Henderson, NV 89052
Seller: YOUSIF HALLOUM
Buyer: N/A

Requestor:
PRECEDENT MANAGEMENT
Precedent Management
786-452-1807
Estimated Closing Date: 08-08-2020

Fee Summary

Amounts Prepaid

Payoff Demand (Non-resale transactions)	$145.00
Rush Fee	$100.00
Convenience Fee	$6.00
HomeWiseDocs.com Service/Delivery Fees	$20.00
Total	**$271.00**

Fees Due to Green Valley Ranch Community Association

Prepaid Assessments	$126.00
Owner Current Balance	$2,628.41
Total	**$2,754.41**

SEE BREAKDOWN BELOW

Payoff Demand (Non-resale transactions)

Green Valley Ranch Community Association

Terra West Management Services

Property Information:
2428 Devotion Ridge Dr
Henderson, NV 89052
Seller: YOUSIF HALLOUM
Buyer: N/A

Requestor:
PRECEDENT MANAGEMENT
Precedent Management
786-452-1807
Estimated Closing Date: 08-08-2020

PLEASE RETURN THIS FORM WITH YOUR CHECK AND CERTIFIED COPIES OF THE CLOSING DISCLOSURE FORM (FORMERLY THE HUD-1 FORM) AND THE GRANT OR WARRANTY DEED. PLEASE INDICATE CONFIRMATION NUMBER LJVPN3QZS ON THE CHECK TO ENSURE PAYMENT IS CREDITED PROPERLY.

Fees Due to Green Valley Ranch Community Association

Prepaid Assessments	$126.00
Owner Current Balance	$2,628.41
Total	**$2,754.41**

SEE BREAKDOWN BELOW

Include this confirmation number LJVPN3QZS on the check for $2,754.41 payable to and send to the address below.

Green Valley Ranch Community Association

6655 S. Cimarron Road, Suite 200

Las Vegas, NV 89113

Please return check with barcode for faster processing

Payoff Demand (Non-resale transactions)

Green Valley Ranch Community Association

Terra West Management Services

Property Information:
2428 Devotion Ridge Dr
Henderson, NV 89052
Seller: YOUSIF HALLOUM
Buyer: N/A

Requestor:
PRECEDENT MANAGEMENT
Precedent Management
7875 NW 12TH ST, STE 108
DORAL, FL 33126
786-452-1807
Estoppels@precedentmgmt.com

Buyer and Seller Contact Information

Seller's New Address:

Phone:
Email: kimberlydewald@precedentmgmt.com

Buyer's Address:
N/A

Phone:
Email:
Is buyer occupant?

Closing Information

File/Escrow Number:
Estimated Close Date: 08-08-2020
Homewise Confirmation Number: LJVPN3QZS

Sales Price:
Closing Date:
Homewise Transaction ID: 5276836

Status Information

Date of Order: 07-08-2020
Board Approval Date:
Order Complete Date: 07-08-2020
Date Paid: 07-08-2020

Order Retrieved Date:
Inspection Date:

Community Manager Information

Company: Terra West Management Services
Completed By: Cheyanne Fierro
Primary Contact: Cheyanne Fierro
Address:
6655 S. Cimarron Road, Suite 200
Las Vegas, NV 89113
Phone: 702-880-4626
Fax: 702-251-4378
Email: cfierro@terrawest.com

TERRAWEST
MANAGEMENT SERVICES
6655 South Cimarron Road, Suite 200, Las Vegas, NV 89113
Phone (702) 362-6262 • Fax (702) 362-5046
Email: escrow@terrawest.com
www.terrawest.com

HOA VIOLATIONS DISCLOSURE

Please be advised that this Statement of Demand or Resale Disclosure Certificate does NOT provide any information regarding potential or actual Violations (Non-Compliance Issues), it will only provide a Fine Balance if applicable to the Subject Property. It is the SELLER'S responsibility to disclose any Non-Compliance Issues to the BUYER in a resale transaction.

By signing this Disclosure the Seller certifies that if they are aware of any such violations which exist, that same have been disclosed to the Buyer via this Seller Disclosure or other methods.

Furthermore, by signing this Disclosure, the Buyer acknowledges that any such violations may become the responsibility of the Buyer upon Close of Escrow.

Both Buyer and Seller specifically acknowledge that Terra West Management Services and the Association are relieved of any liability or responsibility in connection with any potential or actual Violations.

SELLER _____

DATE: _____

BUYER _____

DATE: _____

TERRAWEST
MANAGEMENT SERVICES

6655 S. Cimarron Road, Suite 200
Las Vegas, NV 89113
P (702) 362-6262 | F (702) 362-5046
escrow@terrawest.com

REQUEST FOR REFUND OR TRANSFER OF CREDIT BALANCE (RESALE TRANSACTION)

Close of Escrow Date: _____

Seller's Name: _____

Buyer's Name: _____

Association's Name: _____

Property Address: _____

If the Statement of Demand disclosed a credit balance on the seller's account, please select one of the options below by initialing and completing the requested information:

OPTION A:

_____ I/We hereby authorize **REFUND** of the credit balance to the **SELLER**. Seller's forwarding address is below (incomplete addresses will result in failure to process credit):

_____ (Attention To/Care Of)

_____ (Street Number/Name/Unit No.)

_____ (City, State, Zip)

OPTION B:

_____ I/We hereby authorize **TRANSFER** of the credit balance to the **BUYER**. The seller has received credit through the close of escrow.

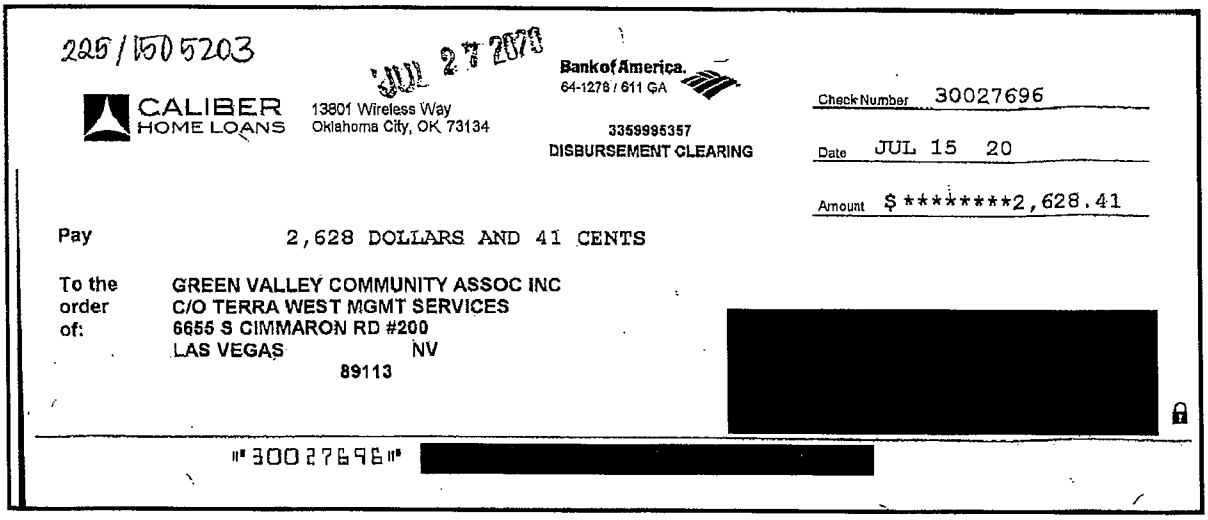
_____
Signature

_____ _____
Print Name Date

Terra West does not make any representations to the information above. Both Buyer and Seller specifically acknowledge and hold harmless Terra West if funds are disbursed to the incorrect party, due to insufficient information or authorization provided.

Printed 09/09/2020 11:45 AM by (Abbey Rodriguez)

Post Date : 07/29/2020 Association : N/A Member : N/A



225/150 5203

JUL 27 2020

CALIBER HOME LOANS
13801 Wireless Way
Oklahoma City, OK 73134

Bank of America.
64-1278 / 611 GA

3359995357
DISBURSEMENT CLEARING

Check Number 30027696

Date JUL 15 20

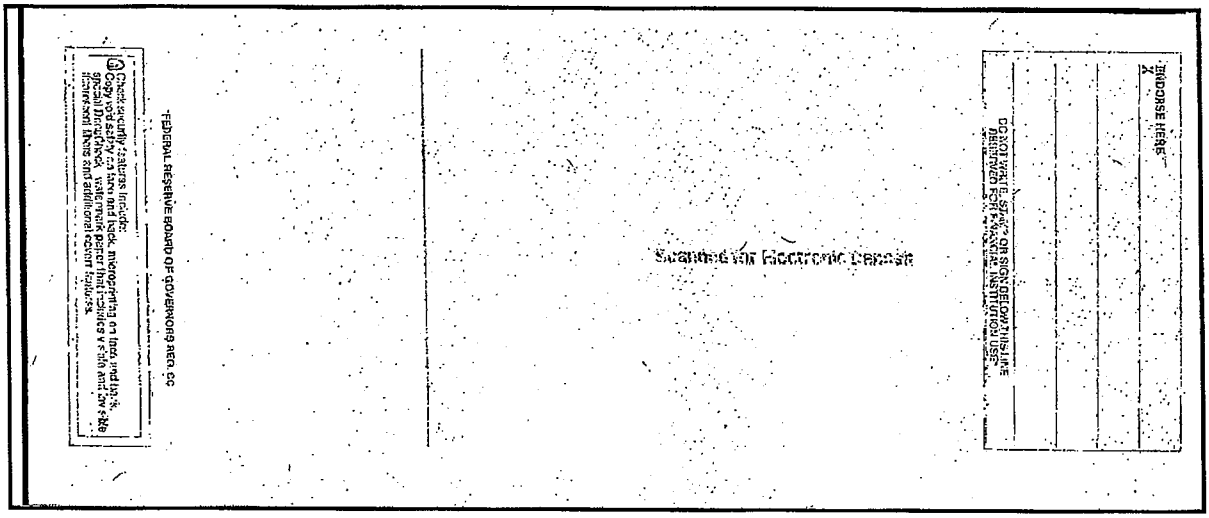
Amount $*********2,628.41

Pay 2,628 DOLLARS AND 41 CENTS

To the order of:
GREEN VALLEY COMMUNITY ASSOC INC
C/O TERRA WEST MGMT SERVICES
6655 S CIMMARON RD #200
LAS VEGAS NV
89113

[redacted]

"30027696" [redacted]



FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

Safeguards from Electronic Deposit

ENDORSE HERE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

EXHIBIT "16"

On 9/23/2021 Plaintiffs (Homeowners) received Certified Letter from Defendants Red Rock Financial on behalf of HOA demanded if the amount **$3,385.67** is not paid in 10 business days they will proceed with foreclosure on the property. Plaintiffs had to pay the demanded amount see attached.

RRFS
RED ROCK FINANCIAL SERVICES

Sent Certified and First Class Mail

September 23, 2021

Yousif H Halloum
11 Silver Cloud Place
Danville, CA 94526

Re: 2428 Devotion Ridge Dr, Henderson, NV 89052
Green Valley Ranch Community Association, Inc / RR361102

Dear Yousif H Halloum,

Red Rock Financial Services is a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

This letter is being sent as a courtesy as we have attempted several times to contact you. Red Rock Financial Services is scheduled to review and prepare the account for foreclosure for unpaid assessments. You must contact our office within 10 business days of the date of this letter to discuss arrangements for payment. Should the Association elect to proceed with foreclosure, Red Rock Financial Services may prepare the Notice of Sale for recording in approximately 10 business days.

Regards,

Red Rock Financial Services

CHASE

Terms and Conditions (Remitter and Payee):

* Please keep this copy for your record of the transaction
* The laws of a specific state will consider these funds to be "abandoned" if the Cashier's Check is not cashed by a certain time
  - Please cash/deposit this Cashier's Check as soon as possible to prevent this from occurring
  - In most cases, the funds will be considered "abandoned" before the "Void After" Date
* Placing a Stop Payment on a Cashier's Check
  - Stop Payment can only be placed if the Cashier's Check is lost, stolen, or destroyed
  - We may not re-issue or refund the funds after the stop payment has been placed until 90 days after the original check was issued
* Please visit a Chase branch to report a lost, stolen, or destroyed Cashier's Check or for any other information about this item

FOR YOUR PROTECTION SAVE THIS COPY **Customer Copy**

CASHIER'S CHECK 1094126645

10/15/2021
Void after 7 years

Remitter: YOUSIF H HALLOUM

$** 2,717.67 **

Pay To The Order Of: RED ROCK FINANCIAL

Drawer: **JPMORGAN CHASE BANK, N.A.**

Memo:

Note: For information only. Comment has no effect on bank's payment.

NON NEGOTIABLE

RED ROCK FINANCIAL SERVICES
770 E. Warm Springs Road, Suite 320
Las Vegas, NV 89119

34385

DATE 10-15-2021

RECEIVED FROM Yousif H. Halloum

THE SUM OF _____ DOLLARS $2,717.67

FOR 2428 Devotion Ridge DR

AMOUNT OF ACCOUNT $ _____
AMOUNT PAID $ _____
BALANCE DUE $ _____

Thank You!

We are a debt collector and attempting to collect a debt. Any information obtained will be used for that purpose.

BY _____

☐ CASH ☒ CHECK ☐ M.O. ☐ CREDIT CARD

1094126645

0000550
Office AU #

C124
1210(8)

CASHIER'S CHECK

SERIAL #: 0055013583

Case 2:22-cv-01787-MMD-EJY Document 11 Filed 11/03/22 Page 179 of 457

ACCOUNT#: 4861-511954

Remitter: YOUSIF HALLOUM
Purchaser: YOUSIF HALLOUM
Purchaser Account: 3819
Operator I.D.: reno1589
Funding Source: Electronic Item(s)

October 6, 2021

PAY TO THE ORDER OF ***RED ROCK FINANCIAL SERVICES***

**Six Hundred Sixty-Eight and 00/100 -US Dollars **

$668.00

Payee Address:
Memo: REF : HOA PAYMENT

VOID IF OVER US $ 668.00

NON-NEGOTIABLE

WELLS FARGO BANK, N.A.
10010 S EASTERN AVE
HENDERSON, NV 89052
FOR INQUIRIES CALL (480) 394-3122

NOTICE TO PURCHASER-IF THIS INSTRUMENT IS LOST, STOLEN OR DESTROYED, YOU MAY REQUEST CANCELLATION AND REISSUANCE. AS A CONDITION TO CANCELLATION AND REISSUANCE, WELLS FARGO & COMPANY MAY IMPOSE A FEE AND REQUIRE AN INDEMNITY AGREEMENT AND BOND.

Purchaser Copy

FB004 M4203 90049614

NON-NEGOTIABLE

Check # 0055013583

RED ROCK FINANCIAL SERVICES
770 E. Warm Springs Road, Suite 320
Las Vegas, NV 89119

34376

DATE 10/06/2021

RECEIVED FROM Yousif H. Halloum

THE SUM OF _____ DOLLARS $ 668

FOR 2429 Devotion Ridge Dr. Henderson, NV 89052

AMOUNT OF ACCOUNT $ 668
AMOUNT PAID $ 668 Thank You!
BALANCE DUE $ _____

We are a debt collector and attempting to collect a debt. Any information obtained will be used for that purpose.

BY BHernandez / R036102

☐ CASH ☑ CHECK ☐ M.O. ☐ CREDIT CARD

Accounting Ledger

Information as of: October 15, 2021

Account Number: 836102
Association: Green Valley Ranch Community Association, Inc
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $2,717.67
Homeowner(s): YOUSIF H. HALLOUM AND IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
8/1/2020	Monthly Assessment	$63.00	$63.00		
9/1/2020	Monthly Assessment	$63.00	$126.00		
10/1/2020	Monthly Assessment	$63.00	$189.00		
11/1/2020	Monthly Assessment	$63.00	$252.00		
11/30/2020	Association Misc. Charge	$145.00	$397.00		Lien Audit Processing Fee
12/1/2020	Monthly Assessment	$63.00	$460.00		
12/1/2020	Intent to Lien Letter	$150.00	$610.00		
12/1/2020	Mailing Costs	$12.09	$622.09		
12/1/2020	Mailing Costs	$12.09	$634.18		
1/1/2021	Monthly Assessment	$63.00	$697.18		
1/5/2021	Lien for Delinquent Assessment	$325.00	$1,022.18		
1/5/2021	Mailing Costs	$12.09	$1,034.27		
1/5/2021	Mailing Costs	$12.09	$1,046.36		
1/5/2021	Lien Recording Costs	$96.00	$1,142.36		
1/5/2021	Lien Release	$30.00	$1,172.36		
1/14/2021	Payoff Demand	$150.00	$1,322.36		Precedent
2/1/2021	Monthly Assessment	$63.00	$1,385.36		
2/9/2021	Intent to NOD	$90.00	$1,475.36		
2/9/2021	First Class Mailing Costs	$2.50	$1,477.86		
2/9/2021	First Class Mailing Costs	$2.50	$1,480.36		
2/23/2021	NOD Mailing Charges Adjustment	($12.09)	$1,468.27		
2/23/2021	NOD Mailing Costs	$120.90	$1,589.17		
2/23/2021	Notice of Default	$400.00	$1,989.17		
2/23/2021	NOD Recording Costs	$48.00	$2,037.17		
2/23/2021	NOD Release	$30.00	$2,067.17		
2/23/2021	NOD Release Recording Costs	$48.00	$2,115.17		
2/23/2021	Trustee Sale Guarantee	$400.00	$2,515.17		
3/1/2021	Monthly Assessment	$63.00	$2,578.17		

Accounting Ledger

Information as of: October 15, 2021

Account Number: 836102
Association: Green Valley Ranch Community Association, Inc
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $2,717.67
Homeowner(s): YOUSIF H. HALLOUM AND IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
4/1/2021	Monthly Assessment	$63.00	$2,641.17		
5/1/2021	Monthly Assessment	$63.00	$2,704.17		
5/6/2021	Intent to NOS	$90.00	$2,794.17		
5/6/2021	First Class Mailing Costs	$2.92	$2,797.09		
5/6/2021	First Class Mailing Costs	$2.92	$2,800.01		
5/6/2021	First Class Mailing Costs	$2.92	$2,802.93		
5/6/2021	First Class Mailing Costs	$2.92	$2,805.85		
5/6/2021	First Class Mailing Costs	$2.92	$2,808.77		
5/6/2021	First Class Mailing Costs	$2.92	$2,811.69		
5/6/2021	First Class Mailing Costs	$2.92	$2,814.61		
5/6/2021	First Class Mailing Costs	$2.92	$2,817.53		
5/6/2021	First Class Mailing Costs	$2.92	$2,820.45		
6/1/2021	Monthly Assessment	$63.00	$2,883.45		
7/1/2021	Monthly Assessment	$63.00	$2,946.45		
8/1/2021	Monthly Assessment	$63.00	$3,009.45		
8/31/2021	Late Fee	$10.00	$3,019.45		
8/31/2021	Association Interest	$3.33	$3,022.78		
9/1/2021	Monthly Assessment	$63.00	$3,085.78		
9/23/2021	Mailing Costs	$8.63	$3,094.41		
9/23/2021	Mailing Costs	$8.63	$3,103.04		
9/23/2021	Mailing Costs	$8.63	$3,111.67		
9/23/2021	Mailing Costs	$8.63	$3,120.30		
9/23/2021	Mailing Costs	$8.63	$3,128.93		
9/23/2021	Mailing Costs	$8.63	$3,137.56		
9/23/2021	Mailing Costs	$8.63	$3,146.19		
9/23/2021	Mailing Fees	$4.00	$3,150.19		
9/23/2021	Mailing Fees	$4.00	$3,154.19		
9/23/2021	Mailing Fees	$4.00	$3,158.19		

Accounting Ledger

Information as of: October 15, 2021

Account Number: 836102
Association: Green Valley Ranch Community Association, Inc
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $2,717.67
Homeowner(s): YOUSIF H. HALLOUM AND IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
9/23/2021	Mailing Fees	$4.00	$3,162.19		
9/23/2021	Mailing Fees	$4.00	$3,166.19		
9/23/2021	Mailing Fees	$4.00	$3,170.19		
9/23/2021	Mailing Fees	$4.00	$3,174.19		
9/23/2021	Mailing Costs	$8.63	$3,182.82		
9/23/2021	Mailing Costs	$8.63	$3,191.45		
9/23/2021	Mailing Costs	$8.63	$3,200.08		
9/23/2021	Mailing Costs	$8.63	$3,208.71		
9/23/2021	Mailing Costs	$8.63	$3,217.34		
9/23/2021	Mailing Costs	$8.63	$3,225.97		
9/23/2021	Mailing Costs	$4.00	$3,229.97		
9/23/2021	Mailing Costs	$4.00	$3,233.97		
9/23/2021	Mailing Costs	$4.00	$3,237.97		
9/23/2021	Mailing Costs	$4.00	$3,241.97		
9/23/2021	Mailing Costs	$4.00	$3,245.97		
9/23/2021	Mailing Costs	$4.00	$3,249.97		
9/23/2021	Intent to Conduct Foreclosure	$25.00	$3,274.97		
10/1/2021	Monthly Assessment	$63.00	$3,337.97		
10/7/2021	Red Rock Partial Payment	($668.00)	$2,669.97	0055013583	Partial Payment
10/7/2021	Payment Plan	$30.00	$2,699.97		
10/7/2021	First Class Mailing Costs	$0.95	$2,700.92		
10/7/2021	First Class Mailing Costs	$0.95	$2,701.87		
10/7/2021	First Class Mailing Costs	$0.95	$2,702.82		
10/7/2021	First Class Mailing Costs	$0.95	$2,703.77		
10/7/2021	First Class Mailing Costs	$0.95	$2,704.72		
10/7/2021	First Class Mailing Costs	$0.95	$2,705.67		
10/7/2021	First Class Mailing Fees	$2.00	$2,707.67		
10/7/2021	First Class Mailing Fees	$2.00	$2,709.67		

Accounting Ledger

Information as of: October 15, 2021

Account Number: 836102
Association: Green Valley Ranch Community Association, Inc
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $2,717.67
Homeowner(s): YOUSIF H. HALLOUM AND IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
10/7/2021	First Class Mailing Fees	$2.00	$2,711.67		
10/7/2021	First Class Mailing Fees	$2.00	$2,713.67		
10/7/2021	First Class Mailing Fees	$2.00	$2,715.67		
10/7/2021	First Class Mailing Fees	$2.00	$2,717.67		

Accounting Ledger

Information as of: October 06, 2021

Account Number: 836102
Association: Green Valley Ranch Community Association, Inc
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $3,337.97
Homeowner(s): YOUSIF H. HALLOUM AND IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
8/1/2020	Monthly Assessment	$63.00	$63.00		
9/1/2020	Monthly Assessment	$63.00	$126.00		
10/1/2020	Monthly Assessment	$63.00	$189.00		
11/1/2020	Monthly Assessment	$63.00	$252.00		
11/30/2020	Association Misc. Charge	$145.00	$397.00		Lien Audit Processing Fee
12/1/2020	Monthly Assessment	$63.00	$460.00		
12/1/2020	Intent to Lien Letter	$150.00	$610.00		
12/1/2020	Mailing Costs	$12.09	$622.09		
12/1/2020	Mailing Costs	$12.09	$634.18		
1/1/2021	Monthly Assessment	$63.00	$697.18		
1/5/2021	Lien for Delinquent Assessment	$325.00	$1,022.18		
1/5/2021	Mailing Costs	$12.09	$1,034.27		
1/5/2021	Mailing Costs	$12.09	$1,046.36		
1/5/2021	Lien Recording Costs	$96.00	$1,142.36		
1/5/2021	Lien Release	$30.00	$1,172.36		
1/14/2021	Payoff Demand	$150.00	$1,322.36		Precedent
2/1/2021	Monthly Assessment	$63.00	$1,385.36		
2/9/2021	Intent to NOD	$90.00	$1,475.36		
2/9/2021	First Class Mailing Costs	$2.50	$1,477.86		
2/9/2021	First Class Mailing Costs	$2.50	$1,480.36		
2/23/2021	NOD Mailing Charges Adjustment	($12.09)	$1,468.27		
2/23/2021	NOD Mailing Costs	$120.90	$1,589.17		
2/23/2021	Notice of Default	$400.00	$1,989.17		
2/23/2021	NOD Recording Costs	$48.00	$2,037.17		
2/23/2021	NOD Release	$30.00	$2,067.17		
2/23/2021	NOD Release Recording Costs	$48.00	$2,115.17		
2/23/2021	Trustee Sale Guarantee	$400.00	$2,515.17		
3/1/2021	Monthly Assessment	$63.00	$2,578.17		

Accounting Ledger

Information as of: October 06, 2021

Account Number: 836102
Association: Green Valley Ranch Community Association, Inc
Property Address: 2428 Devotion Ridge Dr, Henderson, NV 89052
Ledger Balance: $3,337.97
Homeowner(s): YOUSIF H. HALLOUM AND IMAN Y. HALLOUM

Posting	Description	Amount	Balance	Pmt Ref	Memo
9/23/2021	Mailing Fees	$4.00	$3,162.19		
9/23/2021	Mailing Fees	$4.00	$3,166.19		
9/23/2021	Mailing Fees	$4.00	$3,170.19		
9/23/2021	Mailing Fees	$4.00	$3,174.19		
9/23/2021	Mailing Costs	$8.63	$3,182.82		
9/23/2021	Mailing Costs	$8.63	$3,191.45		
9/23/2021	Mailing Costs	$8.63	$3,200.08		
9/23/2021	Mailing Costs	$8.63	$3,208.71		
9/23/2021	Mailing Costs	$8.63	$3,217.34		
9/23/2021	Mailing Costs	$8.63	$3,225.97		
9/23/2021	Mailing Costs	$4.00	$3,229.97		
9/23/2021	Mailing Costs	$4.00	$3,233.97		
9/23/2021	Mailing Costs	$4.00	$3,237.97		
9/23/2021	Mailing Costs	$4.00	$3,241.97		
9/23/2021	Mailing Costs	$4.00	$3,245.97		
9/23/2021	Mailing Costs	$4.00	$3,249.97		
9/23/2021	Intent to Conduct Foreclosure	$25.00	$3,274.97		
10/1/2021	Monthly Assessment	$63.00	$3,337.97		

EXHIBIT "17"

NOTICE OF SERVICING TRANSFER from
Caliber Home Loans to Fay Servicing
Effective 01/20/2021

FAY SERVICING

NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred, effective 01/20/21. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Caliber Home Loans, Inc is now collecting your payments. Caliber Home Loans, Inc will stop accepting payments received from you after 01/19/21.

Fay Servicing, LLC will collect your payments going forward. Your new servicer will start accepting payments from you on 01/20/21.

Send all payments due on or after 01/20/21 to Fay Servicing, LLC at this address: P.O. Box 814609, Dallas, TX 74381-4609.

If you have any questions for either your present servicer, Caliber Home Loans, Inc or your new servicer Fay Servicing, LLC, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer: **Caliber Home Loans, Inc** **1-800-495-7166** **P.O. Box 814609** **Dallas TX 75381-4609**	**New Servicer:** **Fay Servicing, LLC** **Customer Service Dept.** **1-800-495-7166** **P.O. Box 814609** **Dallas, TX 75381-4609**

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: Fay Servicing, LLC does not offer any form of optional insurance. If you have mortgage, life, disability or any other type of optional insurance you must contact your current insurance carrier to determine what you must do to retain coverage.

Under Federal Law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 A.M. - 9 P.M. Friday 8:30 A.M. - 5 P.M., and Saturday 10 A.M. - 4 P.M. CST. Call today: 1-800-495-7166. NMLS ID# 88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 425 S. Financial Place, Suite 2000, Chicago, IL 60605.

FAY SERVICING

Welcome Kit Check List

Below is a list of all items included in this Welcome Kit and a brief description of each for your review. If you have any questions, please call us!

- **Notice of Servicing Transfer Letter:** This letter verifies the Transfer of Servicing letter you should have received from your former servicing company. Keep this letter in your files. It contains pertinent information about contacting Fay Servicing, information about how to submit your mortgage payments to Fay Servicing, LLC as well as general information about the transfer of your loan's servicing to Fay Servicing, LLC.

- **Mortgage Servicing Fee Schedule:** List of mortgage servicing fees and charges, subject to the applicable laws and content of your mortgage loan documents, which may be imposed in connection with the servicing of your mortgage loan.

- **Servicemembers Civil Relief Act Notice Disclosure:** Servicemembers on "active duty" or "active service," or a spouse or dependent of such a Servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App.§§ 501-597b) (SCRA).

- **AUTOMATIC PAYMENT AUTHORIZATION FOR MORTGAGE PAYMENT:** This enrollment letter offers you the ability to directly debit a checking account to make your monthly mortgage payment. Once set up, your payment will be conveniently deducted on a specific date each month, which will avoid the time and the hassle of mailing us a check each month as well as the delay associated with processing payments through the mail. Please note, if you were previously set up with automated payments at your prior servicer, your notice of servicing transfer letter will address if servicer will transfer to Fay.

- **Request for Taxpayer Identification Number and Certification (Form W-9):** IRS regulations require that we issue Form 1098 to our customers each year and that we obtain and maintain accurate records for this purpose.

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our office hours are Monday-Thursday 8 A.M. - 9 P.M. Friday 8:30 A.M. - 5 P.M., and Saturday 10 A.M. - 4 P.M. CST. Call today: 1-800-495-7166. NMLS ID# 88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 425 S. Financial Place, Suite 2000, Chicago, IL 60605.

EXHIBIT "18"

On 01/27/2021 Plaintiffs (Homeowners) Set Up Bill Pay with Wells Fargo Bank for a Series of Recurring Mortgage Payments to Fay Servicing for the amount of $1,395.60 Starting February 2021

Subject: **Fwd: Wells Fargo Bill Pay: You've set up recurring payments**
Date: 3/8/2022 8:07:11 AM Pacific Standard Time
From: noor123@aol.com
To: noorjoe2428@gmail.com

From: Billpay@wellsfargo.com
To: noor123@aol.com
Sent: 1/27/2021 1:01:43 PM Pacific Standard Time
Subject: Wells Fargo Bill Pay: You've set up recurring payments

You've set up a series of recurring payments to Fay Servicing LLC:

Amount: $1395.6
From: XXXXXX3819
Frequency: Once a month
Starting: 02/02/21
Ending: When I cancel

You can make changes to an upcoming payment or to the series. Just sign on at wellsfargo.com or our mobile app, go to Bill Pay and select the Scheduled tab. Changes to any upcoming payment must be made
by 7 PM PT on the scheduled send date.

Payments typically require 2-5 business days to arrive. If a payment falls on a weekend or holiday, it will be
sent on the next available business day.

If you have questions, we're available 24 hours a day, 7 days a week at 1-800-956-4442. You can also sign
on at wellsfargo.com/questions to send us a secure email.

Please do not reply to this automated email. To send a secure email, sign on at wellsfargo.com/questions.

EXHIBIT "19"

02/01/2021 FAY SERVICING (SPA) Servicer on behalf of U.S. Bank Trust Changing the Terms of the "Loan Modification" was Set by Wells Fargo SPA the Former Servicer for **Fannie Mae** and signed by Caliber Home Loans and Plaintiffs.

FAY SERVICING
RETURN SERVICE ONLY
P.O. BOX 619063
DALLAS,TX 75261-9063

2/1/21

6-775-16643-0000394-001-1-000-000-000-000

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Account Number: 000273410
RE: 2428 DEVOTION RIDGE D
HENDERSON NV 89052

Fair Debt Collections Practices Act (FDCPA) Validation Notice

(1.) According to Fay Servicing records, including information that has been received from the prior servicer, Caliber Home Loans, Inc, the amount of your debt as of 1/19/2021 is provided below

(2.) We are collecting the debt on behalf of: U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust.

(3.) Current Monthly Payment Amount: $3,543.05

(4.) Payment Due Date: 10/01/2020

(5.) Summary of Total Debt:

Principal Balance, Interest, Escrow and Other Debt:

Current Principal Balance:	$226,308.04
Current Deferred Balance:	$163,187.19
Current Unpaid Accrued Interest:	$3,689.12
Escrow Balance:	$0.00
Escrow Advance Balance:	$26,810.60
Late Charges:	$0.00
Other Charges:	$1,852.10
Partial Payments not yet applied:	$2,791.20
Total Amount of Debt:	$419,055.85

(6.) The total amount of your debt is subject to change as a result of interest and other charges (such as Late Charges, Legal fees and Costs, and other charges). Please call Fay Servicing at 1-800-495-7166 for a current payoff at the time of any payment.

(7.) Pursuant to the Federal Fair Debt Collections Practice Act, if you do not notify us within thirty days after receipt of this notice that you dispute the validity of the debt or any portion thereof, the debt will be assumed to be valid by Fay Servicing.

(8.) If you notify Fay Servicing in writing within thirty days after receipt of this notice, that the debt, or any portion thereof, is disputed, Fay Servicing will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you.

(9.) Upon your written request within thirty days after receipt of this notice, Fay Servicing will provide you with the name and address of the original creditor, if different from the current creditor.

Fay Servicing LLC is a debt collector, and information you provide to us may be used to collect a debt. However, if you have filed for bankruptcy, we will fully respect any applicable automatic stay, modification or discharge. Further, if you filed Chapter 7 bankruptcy, received a discharge, and this loan was not reaffirmed in the bankruptcy case, we will exercise only in rem rights as allowed under applicable law and will not attempt any act to collect, recover or offset the discharged debt as your personal liability. Our office hours are Monday-Thursday 8am-9pm, Friday 8:30am-5pm, and Saturday 10am-4pm, CST. Call today: 1-800-495-7166. NMLS ID# 88244

EXHIBIT "20"

Fay Servicing "NOTICE OF DEFAULT AND INTENT TO ACCELERATE dated 03/03/2021 Paid by Caliber Home to HOA and its Agents in **Excess of Super-Priority** in Violation of NRS 116.3116 & 12 U.S.C. § 4617(j)(4)

FAY SERVICING

Sent Via First-Class Mail®

03/03/2021

Yousif Halloum
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Loan Number: 273410
Property Address: 2428 Devotion Ridge D
Henderson, NV 89052

NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Dear Yousif Halloum:

This letter is formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Trustee of LSF9 Master Participation Trust, that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay the amounts due. As of 03/03/2021, your home loan is 122 days in default.

If you have questions about any of the items contained in this notice, or need any additional information about the mortgage loan, please contact Ivan Palomares at 1-800-495-7166, or IPALOMARES@FAYSERVICING.COM, whom we have designated as your single point of contact.

The loan is paid through 10/01/2020; the date of your last payment was 02/11/2021.

We have the ability to foreclose because: We are a nonholder in possession of the instrument who has the rights of a holder.

The following is a breakdown of what is due as of the date of this letter. As of the date of this notice, the total amount required to cure the default is $15,400.55, which consists of the following:

Next Payment Due Date:		11/01/2020
Total Monthly Payments Due:		$14,172.20
11/01/2020	at	$3,543.05
12/01/2020	at	$3,543.05
01/01/2021	at	$3,543.05
02/01/2021	at	$3,543.05
Late Charges:		
Corporate Advance Balance:		$1,872.10
Unapplied Balance:		($643.75)
TOTAL YOU MUST PAY TO CURE DEFAULT:		**$15,400.55**

The principal amount of the obligation is as follows: $389,268.75.

2359426536

The amount of accrued interest is as follows: $3,922.36.

The current interest rate on your loan is 4.25%.

The date your interest rate will next adjust is: The interest rate does not adjust.

A good faith estimate of all fees imposed in connection with the exercise of the power of sale is as follows: $2,500.00

You may request from us the following documents:

- A copy of the promissory note;
- A copy of the deed of trust or mortgage;
- A copy of any assignment of the borrower's mortgage or deed of trust;
- A copy of your payment history since you were last less than 60 days past due.

Your loan has the following pre-payment fee: There is no pre-payment fee.

You can cure this default, avoid the exercise of the power of sale and reinstate the terms and conditions of the underlying obligation or debt, as of the date of this notice, by making a payment of $15,400.55 by 04/07/2021. Please note any additional monthly payments, late charges and other charges that may be due under the Note, Security Instrument and applicable law after the date of this notice must also be paid to bring your account current. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current default. For the exact amount you must pay to bring your loan current, please contact us at 8004957166. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

IF YOU ARE UNABLE TO BRING YOUR ACCOUNT CURRENT, Fay Servicing, LLC offers consumer assistance programs designed to help resolve delinquencies and avoid foreclosure. These services are provided without cost to our customers. You may be eligible for a loan workout plan or other similar alternatives to foreclosure. If you would like to learn more about these programs, you may contact Ivan Palomares at 1-800-495-7166 Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST to discuss possible options. You may also visit our website www.fayservicing.com. WE ARE VERY INTERESTED IN ASSISTING YOU.

To cure the default, you must pay the full amount of the default on this loan by the thirty-fifth (35th) day from the date of this letter which is 04/07/2021 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). Failure to cure the default on or before this date may result in acceleration of the sums secured by the Security Instrument and sale of the property.

You have the right to reinstate the loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale. If foreclosure proceedings are

undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

Fay Servicing, LLC is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act, 50 U.S.C. §§ 3901 et seq. ("SCRA") and N.R.S. § 40.439 regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (http://legalassistance.law.af.mil), and through HUD-certified housing counselors (http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm). You can also contact us toll-free at 8004957166 if you have questions about your rights under SCRA.

If you are a federal worker, tribal worker, state worker or a household member or landlord of such a worker, you may be entitled to certain protections from foreclosure during a government shutdown and for 90 days thereafter under Nevada law. Please contact us immediately if you believe this may apply to you.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit http://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

A list of HUD-approved counseling agencies operating to assist borrowers in Nevada to avoid foreclosure can be found at the end of this notice.

Please contact us directly at 8004957166 and ask to discuss these options.

Thank you for your prompt attention to this matter.

Sincerely,

Fay Servicing, LLC
425 S. Financial Place, 20th Floor

EXHIBIT "21"

03/7/2021 Plaintiffs **Objected** to FAY SERVICING for Changing the Terms of the "Loan Modification" Set by Wells Fargo (SPA) Servicer for **Fannie Mae** and Caliber Home Loans with Attached documents.

FROM:
YOUSIF H. HALLOUM
IMAN Y. HALLOUM
2428 Devotion Ridge Dr.
Henderson, NV 89052
Telephone: (209) 764-1165
email: noor123@aol.com
In Pro Se

TO:
FAY SERVICING, LLC **Account Number: 000273410**
425 S. Financial Place, 20th Floor
Chicago, IL 60605
Tel. (800) 495-7166

Facts:

A. The financing of the above property is a Government financing under **Fannie Mae** and Wells Fargo Home Mortgage was the **Servicer** of the loan. The terms of the Modification set by Fannie Mae see attached **Exhibit 3** and confirmed by the servicer Wells Fargo under "Trial Period Plan Notice". See attached **Exhibit 2.**

The terms of the loan as follows:

1. 480 months (40 years)
2. Interest is 4.25 fixed for the entire period.
3. The deferred amount $155,000 (no interest) to be paid when the loan maturity 12/01/2055.

There was a change in Servicer from Wells Fargo to Caliber Home Loans a letter received from Wells Fargo Home Mortgage. See attached **Exhibit 5.** Stating under paragraph 2:

Since you may have questions about this change to your mortgage servicing, we're providing you with information to help make this transition easier for you. ***Rest assured this does not affect any terms or of your mortgage****. This transfer simply affects how your mortgage is served, like where you send your payments.*

Fannie Mae set the mortgage terms (**Exhibit 3)** on page 2 stating:

- The modified loan type will be fixed rate mortgage.

- The interest rate will be 4.2500% and includes the servicing fee rate of 0.2500%.
- The new term is 480 months. The new maturity date is 12/01/2055.

Fay Servicing attempting to change the interest under Paragraph (6) of the letter dated 2/1/21 so they can embezzle more money from the Homeowners. It is a **fraud**.

Neither Fay Servicing NOR Caliber Home Loans can change these terms.

Fay Servicing stated under paragraph (2): We are collecting the debt on behalf of U.S. Bank Trust, N.A. as Trustee for LSF9 Master Participation Trust.

Fay Servicing client purchased the loan from Fannie Mae based on the above terms.

B. As far as the payments made by Caliber Home Loans to:
a. Red Rock Financial and
b. TERRAWEST SERVICES
Their Claims were **discharged** under the United States Bankruptcy law and in violation of Fair Debt Collections Practices Act (FDCPA) 15 U.S.C. 1692, et seq.

A Complaint will be filed this coming week. See attached.

C. One of the Homeowners is 76 years old and having health problems, Fay Servicing must stop harassing the Homeowner adding more stress on the Homeowner, otherwise we will seek a legal action.

Since the Homeowners became aware that Fay Servicing are the new servicers on their mortgage as of 01/20/21, the homeowner contacted the office at least half a dozen of times requesting the point of contact as required by law of the person in charge of their mortgage account. As of today, the homeowners were never given a point of contact.

Yesterday the Homeowners received a harassment letter for refinancing and other options. The homeowners are not interested in any offers, the mortgage payments have been made on time for the last five (5) years and were never delinquent or late.

Finally, attached please find **Exhibit 6** of 24 pages of Fay Servicing former dissatisfied customers reported to Better Business Bureau. This conduct seems familiar to what is going on with Homeowners mortgage account.

The Homeowners also are serving this objection letter with the attachments on the law firm Fay Servicing have been using:

Ramir M. Hernandez, Esq.
Nevada Bar No. 13146
Wright, Finlay & Zak, LLP
7785 W. Sahara Avenue, Suite 200
Las Vegas, Nevada 89117
(702) 475-7964

Dated: March 7, 2021

Submitted by the Homeowners.

Iman Halloum

Yousif Halloum

EXHIBIT "22"

Fay Servicing Issued "ANNUAL ESCROW DISCLOSURE STATEMENT" on 07/14/21 Inconsistent with the Terms of the "Loan Modification" and comingling with Excess Super-Priority

FAY SERVICING

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

P.O. Box 111209 Nashville, TN 37222
Return Service Only - Please do not send mail to this address

Online Information: www.fayservicing.com

8am-9pm CST Mon-Thur. and 8:00am-5pm CST Fri. and 9-1pm CST on Sat
Toll Free: (800) 495-7166
Fax: (630) 282-7548

Correspondence:
1601 LBJ Freeway Suite 1150
Farmers Branch, TX 75234

RETURN SERVICE REQUESTED

000286
YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052

Analysis Date:	07/14/21
Loan Number:	0000273410
Borrower Name:	YOUSIF HALLOUM

Each year Fay Servicing, LLC reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay property taxes and insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and details related to your account.

1. What is the amount of my new monthly payment starting September 01, 2021?

Payment Items	Current Payment	New Payment	Difference
Total Payment	1,594.21	1,560.75	-33.46
Portion Going to Escrow	566.22	532.76	-33.46

- **Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with Fay Servicing, this new amount will automatically take effect with your September payment.

2. What are the most common reasons that my escrow payment may change from year to year?

A. Increases or Decreases in Amounts Billed – The amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts Fay Servicing expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
COUNTY 1ST	$603.76	$603.76	$0.00
COUNTY 2ND	$603.76	$603.76	$0.00
COUNTY 3RD	$603.76	$603.76	$0.00
COUNTY 4TH	$603.76	$603.76	$0.00
HOMEOWNERS I	$766.23	$766.23	$0.00
Total Annual Escrow Payments	**$3,181.27**	**$3,181.27**	**$0.00**
Monthly Escrow Payments	**$265.10**	**$265.10**	**$0.00**

B. Repayment of Escrow Shortage or Surplus - According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of $0.00 in March. This means you have a ***shortage*** of $9,635.86 in your escrow account.

Projected Low Escrow Balance		Allowable Low Escrow Balance		Shortage
$9,635.86	*minus*	$0.00	*equals*	($9,635.86)

Case 2:22-cv-01787-MMD-EJY Document 11 Filed 11/03/22 Page 203 of 457

ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 1
months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Payments Estimate	Disbursements Estimate	Total Balance	Minimum Required	Difference
	Beginning Balance			-$8,914.05		
09/21	COUNTY 2ND	265.10	603.76	-9,252.71	0.00	-9,252.71
10/21		265.10	0.00	-8,987.61	0.00	-8,987.61
11/21		265.10	0.00	-8,722.51	0.00	-8,722.51
12/21	COUNTY 3RD	265.10	603.76	-9,061.17	0.00	-9,061.17
01/22		265.10	0.00	-8,796.07	0.00	-8,796.07
02/22	COUNTY 4TH	265.10	603.76	-9,134.73	0.00	-9,134.73
03/22	HOMEOWNERS I	265.10	766.23	-9,635.86	0.00	-9,635.86 **
04/22		265.10	0.00	-9,370.76	0.00	-9,370.76
05/22		265.10	0.00	-9,105.66	0.00	-9,105.66
06/22		265.10	0.00	-8,840.56	0.00	-8,840.56
07/22		265.10	0.00	-8,575.46	0.00	-8,575.46
08/22	COUNTY 1ST	265.10	603.76	-8,914.12	0.00	-8,914.12
Totals		$3,181.20	$3,181.27			

**Low Balance used to determine escrow overage or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. A lower cushion may be required under state law. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year estimates are next to the actual activity. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown. An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Description	Payments Estimate	Payments Actual	Projected Disbursements Estimate	Projected Disbursements Actual	Total Balance
History	Beginning Balance					$25,665.53
05/21		265.10	0.00 *	0.00	0.00	25,665.53
06/21		265.10	0.00 *	0.00	0.00	25,665.53
07/21		265.10	16,789.02 E	0.00	0.00	-8,876.51
08/21	COUNTY 1ST	265.10	566.22 E	603.76	603.76 E	-8,914.05
Totals		$1,060.40	$17,355.24	$603.76	$603.76	

IMPORTANT NOTICES

ACH Debit Borrowers: You have previously authorized Fay Servicing, LLC to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein, Fay Servicing, LLC is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Fay Servicing, LLC at least three (3) business days prior to your next

DISCLOSURES

Federal law requires us to advise you that Fay Servicing, LLC (NMLS ID 88244) as the servicer of your loan, is responsible for collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

CREDIT REPORTING
We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

IMPORTANT BANKRUPTCY NOTICE
Bankruptcy (if applicable) - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Fay Servicing, LLC retains rights under its security instrument, including the right to foreclose its lien.

NOTICE TO CUSTOMERS
To provide us with a Notice of Error about the servicing of your loan, or make a Request for information about the servicing of your loan, please contact us at:

Fay Servicing, LLC
Attn: Customer Service Department
3000 Professional Drive, Suite A
Springfield, IL 62703

Should you have any questions or concerns regarding your loan, please contact us at (800) 495-7166. Our office is open 8am-9pm CST Mon-Thur. and 8:00am-5pm CST Fri. and 9-1pm CST on Sat.

MINI MIRANDA
This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD STATEMENT
Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD-approved housing counseling agencies by calling the HUD nationwide toll-free telephone number at (800) 569-4287.

EQUAL CREDIT OPPORTUNITY ACT NOTICE
The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Customer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357); TTD: 1-866-653-4261
www.ftc.gov

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember's interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800)-342-9647 or visit their website: http://legalassistance.law.af.mil.content/locator.php.

PROPERTY INSPECTIONS

EXHIBIT "23"

Monthly Mortgage Statements Prepared by FAY SERVICING

08/10/2021 included Unlawful amounts Paid to Home

Owners Association and their Collection Agents by

Former Servicer Caliber Home Loans

FAY SERVICING

MORTGAGE STATEMENT

Statement Date: August 10, 2021

P.O. Box 111209 Nashville, TN 37222
Return Service Only - Please do not send mail to this address

Online: www.fayservicing.com

8am-9pm CST Mon-Thur. and 8:00am-5pm CST Fri. and 9-1pm CST on Sat
Phone: (800) 495-7166
Fax: (630) 282-7548

Payments
PO Box 88009
Chicago, IL 60680-1009

RETURN SERVICE REQUESTED

011166
YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052

Property Address:
2428 DEVOTION RIDGE D
HENDERSON, NV 89052

Loan Number:	**0000273410**
Payment Date:	09/01/2021
Payment Amount:	**$30,524.24**

Account Information

Loan Due Date	11/01/2020
Outstanding Principal Balance[1]	$226,081.56
Deferred Balance	$163,187.19
Interest Rate	4.250%
Prepayment Penalty	No
Escrow Balance	-$26,290.47
Recoverable Corporate Advances	$1,972.10

[1] Please note, the balance on your billing statement is NOT your payoff amount. If you want to payoff your loan, you can request a payoff quote via our website www.fayservicing.com, fax a request to (630) 282-7548, or contact our Customer Service Department at (800) 495-7166.

Explanation of Payment Amount

Principal	$235.46
Interest	$792.53
Escrow (Taxes and Insurance)	$532.76
Regular Monthly Payment	**$1,560.75**
Overdue Payment(s)	$27,635.14
Total Fees or Charges	$0.00
Recoverable Corporate Advance Balance	$1,972.10
Suspense (Unapplied Funds)	($643.75)
Total Payment Amount	**$30,524.24**

Transaction Activity (07/11/21 - 08/10/21)

Date Paid	Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total
07/22/21	COUNTY TAX PAID	$0.00	$0.00	-$624.94	$0.00	$0.00	$0.00	-$624.94
07/27/21	PROPERTY INSPECTION FEE	$0.00	$0.00	$0.00	$0.00	-$20.00	$0.00	-$20.00

Bankruptcy Messages

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for the mortgage loan in bankruptcy.
We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.
If you want to stop receiving statements, please write to us at 3000 Professional Drive, Suite A, Springfield, IL 62703. If you later want to resume receiving a mortgage statement, you must submit a written request to the same address. Please be aware that we must comply with any order entered by the court in your bankruptcy case that requires us to cease providing a mortgage statement.

Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	$0.00	$226.48
Interest	$0.00	$801.51
Escrow (Taxes and Insurance)	$0.00	$2,515.06
Fees and Charges	$0.00	$20.00
Partial Payment (Unapplied)*	$0.00	$643.75
Total Payment	**$0.00**	**$4,206.80**

Important Information about Partial Payments

* Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage. Adverse credit reporting, late charges and property inspections may occur as a result of the delinquency.

*** Account History ***

Recent Account History

* Payment Due 03/01/21 Unpaid Amount of $3,543.05.
* Payment Due 04/01/21 Unpaid Amount of $3,543.05.
* Payment Due 05/01/21 Unpaid Amount of $1,594.21.
* Payment Due 06/01/21 Unpaid Amount of $1,594.21.
* Payment Due 07/01/21 Unpaid Amount of $1,594.21.
* Payment Due 08/01/21 Unpaid Amount of $1,594.21.

Current Payment Date 09/01/21: $1,560.75.
Total: $30,524.24 unpaid amount that, if paid, would bring your loan current.

If you are experiencing financial difficulty: See back for information about mortgage counseling or assistance.

FAY SERVICING
P.O. Box 619063
Dallas, TX 75261-9063

Mortgage Statement

Statement Date 07/10/2021

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

5-775-19035-0067043-014-1-000-100-000-000

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Account Number	**273410**
Payment Due Date	**08/01/2021**
Amount Due	**$28,943.49**

Property Address:

2428 DEVOTION RIDGE D
HENDERSON NV 89052

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for the mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving a mortgage statement, you must submit a written request to the following address:

Fay Servicing, LLC
901 S. 2nd Street, Suite 201
Springfield, IL 62704

If you later want to resume receiving a mortgage statement, you must submit a written request to the same address. Please be aware that we must comply with any order entered by the court in your bankruptcy case that requires us to cease providing a mortgage statement.

Explanation of Amount Due

Principal	$234.63
Interest	$793.36
Escrow (for Taxes and/or Insurance)	$566.22
Regular Monthly Payment	**$1,594.21**
Overdue Payments	$26,040.93
Total Fees Charges	$1,952.10
Suspense (Unapplied Funds)*	($643.75)
Total Amount Due	**$28,943.49**

Account Information

Outstanding Principal	$389,268.75
Current Interest Rate	4.25000%
Escrow Balance	($25,665.53)

Past Payments Breakdown

	Since Last Statement Paid	Year to Date
Principal	$0.00	$226.48
Interest	$0.00	$801.51
Escrow	$0.00	$2,515.06
Suspense	$0.00	$643.75
Fees	$0.00	$20.00
Total	**$0.00**	**$4,206.80**

Important Messages

*Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage.

Account History

Recent Account History

- Payment Due: 07/01/21 Unpaid balance of $1,594.21
- Payment Due: 06/01/21 Unpaid balance of $1,594.21
- Payment Due: 05/01/21 Unpaid balance of $1,594.21
- Payment Due: 04/01/21 Unpaid balance of $3,543.05
- Payment Due: 03/01/21 Unpaid balance of $3,543.05
- Payment Due: 02/01/21 Unpaid balance of $3,543.05
- **Total:$28,943.49 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

FAY SERVICING
P.O. Box 619063
Dallas, TX 75261-9063

Mortgage Statement 208 of 457
Statement Date 04/10/2021

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

3-775-17562-0072327-015-1-000-100-000-000

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Account Number	**273410**
Payment Due Date	**05/01/2021**
Amount Due	**$24,100.86**

Property Address:

2428 DEVOTION RIDGE D
HENDERSON NV 89052

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for the mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving a mortgage statement, you must submit a written request to the following address:

Fay Servicing, LLC
901 S. 2nd Street, Suite 201
Springfield, IL 62704

If you later want to resume receiving a mortgage statement, you must submit a written request to the same address. Please be aware that we must comply with any order entered by the court in your bankruptcy case that requires us to cease providing a mortgage statement.

Explanation of Amount Due

Principal	$232.16
Interest	$795.83
Escrow (for Taxes and/or Insurance)	$566.22
Regular Monthly Payment	**$1,594.21**
Overdue Payments	$21,258.30
Total Fees Charges	$1,892.10
Suspense (Unapplied Funds)*	($643.75)
Total Amount Due	**$24,100.86**

Account Information

Outstanding Principal	$389,268.75
Current Interest Rate	4.25000%
Escrow Balance	($25,665.53)

Past Payments Breakdown

	Since Last Statement Paid	Year to Date
Principal	$0.00	$226.48
Interest	$0.00	$801.51
Escrow	$0.00	$2,515.06
Suspense	$0.00	$643.75
Fees	$0.00	$0.00
Total	**$0.00**	**$4,186.80**

Important Messages

*Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage.

Account History

Recent Account History

- Payment Due: 04/01/21 Unpaid balance of $3,543.05
- Payment Due: 03/01/21 Unpaid balance of $3,543.05
- Payment Due: 02/01/21 Unpaid balance of $3,543.05
- Payment Due: 01/01/21 Unpaid balance of $3,543.05
- Payment Due: 12/01/20 Unpaid balance of $3,543.05
- Payment Due: 11/01/20 Unpaid balance of $2,899.30
- **Total:$24,100.86 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

FAY SERVICING

P O Box 619063
Dallas, TX 75261-9063

Mortgage Statement

Statement Date 05/10/2021

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

1-775-18019-0071126-015-1-000-100-000-000

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

www.fayservicing.com

Account Number	**273410**
Payment Due Date	**06/01/2021**
Amount Due	**$25,715.07**

Property Address:

2428 DEVOTION RIDGE D
HENDERSON NV 89052

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for the mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving a mortgage statement, you must submit a written request to the following address:

Fay Servicing, LLC
901 S. 2nd Street, Suite 201
Springfield, IL 62704

If you later want to resume receiving a mortgage statement, you must submit a written request to the same address. Please be aware that we must comply with any order entered by the court in your bankruptcy case that requires us to cease providing a mortgage statement.

Explanation of Amount Due

Principal	$232.98
Interest	$795.01
Escrow (for Taxes and/or Insurance)	$566.22
Regular Monthly Payment	**$1,594.21**
Overdue Payments	$22,852.51
Total Fees Charges	$1,912.10
Suspense (Unapplied Funds)*	($643.75)
Total Amount Due	**$25,715.07**

Past Payments Breakdown

	Since Last Statement Paid	Year to Date
Principal	$0.00	$226.48
Interest	$0.00	$801.51
Escrow	$0.00	$2,515.06
Suspense	$0.00	$643.75
Fees	$0.00	$0.00
Total	**$0.00**	**$4,186.80**

Account Information

Outstanding Principal	$389,268.75
Current Interest Rate	4.25000%
Escrow Balance	($25,665.53)

Important Messages

*Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage.

Account History

Recent Account History

- Payment Due: 05/01/21 Unpaid balance of $1,594.21
- Payment Due: 04/01/21 Unpaid balance of $3,543.05
- Payment Due: 03/01/21 Unpaid balance of $3,543.05
- Payment Due: 02/01/21 Unpaid balance of $3,543.05
- Payment Due: 01/01/21 Unpaid balance of $3,543.05
- Payment Due: 12/01/20 Unpaid balance of $3,543.05
- **Total:$25,715.07 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

FAY SERVICING
P.O. Box 619063
Dallas, TX 75261-9063

Mortgage Statement

Statement Date 06/10/2021

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

8-775-18499-0069110-014-1-000-100-000-000

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Account Number	**273410**
Payment Due Date	**07/01/2021**
Amount Due	**$27,329.28**

Property Address:

2428 DEVOTION RIDGE D
HENDERSON NV 89052

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for the mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving a mortgage statement, you must submit a written request to the following address:

Fay Servicing, LLC
901 S. 2nd Street, Suite 201
Springfield, IL 62704

If you later want to resume receiving a mortgage statement, you must submit a written request to the same address. Please be aware that we must comply with any order entered by the court in your bankruptcy case that requires us to cease providing a mortgage statement.

Explanation of Amount Due

Principal	$233.80
Interest	$794.19
Escrow (for Taxes and/or Insurance)	$566.22
Regular Monthly Payment	**$1,594.21**
Overdue Payments	$24,446.72
Total Fees Charges	$1,932.10
Suspense (Unapplied Funds)*	($643.75)
Total Amount Due	**$27,329.28**

Account Information

Outstanding Principal	$389,268.75
Current Interest Rate	4.25000%
Escrow Balance	($25,665.53)

Past Payments Breakdown

	Since Last Statement Paid	Year to Date
Principal	$0.00	$226.48
Interest	$0.00	$801.51
Escrow	$0.00	$2,515.06
Suspense	$0.00	$643.75
Fees	$0.00	$20.00
Total	**$0.00**	**$4,206.80**

Important Messages

*Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage.

Account History

Recent Account History

- Payment Due: 06/01/21 Unpaid balance of $1,594.21
- Payment Due: 05/01/21 Unpaid balance of $1,594.21
- Payment Due: 04/01/21 Unpaid balance of $3,543.05
- Payment Due: 03/01/21 Unpaid balance of $3,543.05
- Payment Due: 02/01/21 Unpaid balance of $3,543.05
- Payment Due: 01/01/21 Unpaid balance of $3,543.05
- **Total:$27,329.28 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

FAY SERVICING
P.O. Box 619063
Dallas, TX 75261-9063

Mortgage Statement
Statement Date 03/10/2021

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

www.fayservicing.com

5-775-17159-0074634-015-1-000-100-000-000

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Account Number	**273410**
Payment Due Date	**04/01/2021**
Amount Due	**$22,486.65**

Property Address:

2428 DEVOTION RIDGE D
HENDERSON NV 89052

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for the mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving a mortgage statement, you must submit a written request to the following address:

Fay Servicing, LLC
901 S. 2nd Street, Suite 201
Springfield, IL 62704

If you later want to resume receiving a mortgage statement, you must submit a written request to the same address. Please be aware that we must comply with any order entered by the court in your bankruptcy case that requires us to cease providing a mortgage statement.

Explanation of Amount Due

Principal	$231.34
Interest	$796.65
Escrow (for Taxes and/or Insurance)	$2,515.06
Regular Monthly Payment	**$3,543.05**
Overdue Payments	$17,715.25
Total Fees Charges	$1,872.10
Suspense (Unapplied Funds)*	($643.75)
Total Amount Due	**$22,486.65**

Account Information

Outstanding Principal	$389,268.75
Current Interest Rate	4.25000%
Escrow Balance	($25,665.53)

Past Payments Breakdown

	Since Last Statement Paid	Year to Date
Principal	$226.48	$226.48
Interest	$801.51	$801.51
Escrow	$2,515.06	$2,515.06
Suspense	($2,147.45)	$643.75
Fees	$0.00	$0.00
Total	**$1,395.60**	**$4,186.80**

Important Messages

*Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage.

Account History

Recent Account History

- Payment Due: 03/01/21 Unpaid balance of $3,543.05
- Payment Due: 02/01/21 Unpaid balance of $3,543.05
- Payment Due: 01/01/21 Unpaid balance of $3,543.05
- Payment Due: 12/01/20 Unpaid balance of $3,543.05
- Payment Due: 11/01/20 Unpaid balance of $2,899.30
- Payment Due: 10/01/20 Paid on 02/10/21
- **Total:$22,486.65 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

FAY SERVICING
P.O. Box 619063
Dallas, TX 75261-9063

Mortgage Statement
Statement Date 02/10/2021

If you have questions or concerns about your statement, please contact us at 1-800-495-7166 between the hours of 8 a.m. - 9 p.m. CT Monday through Thursday, 8:30 a.m. - 5 p.m. CT Friday, and 10 a.m. - 4 p.m. CT Saturday.

7-775-16767-0076686-016-1-000-100-000-000

YOUSIF HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

www.fayservicing.com

Account Number	**273410**
Payment Due Date	**03/01/2021**
Amount Due	**$20,319.20**

Property Address:

2428 DEVOTION RIDGE D
HENDERSON NV 89052

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for the mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving a mortgage statement, you must submit a written request to the following address:

Fay Servicing, LLC
901 S. 2nd Street, Suite 201
Springfield, IL 62704

If you later want to resume receiving a mortgage statement, you must submit a written request to the same address. Please be aware that we must comply with any order entered by the court in your bankruptcy case that requires us to cease providing a mortgage statement.

Explanation of Amount Due

Principal	$230.52
Interest	$797.47
Escrow (for Taxes and/or Insurance)	$2,515.06
Regular Monthly Payment	**$3,543.05**
Overdue Payments	$17,715.25
Total Fees Charges	$1,852.10
Suspense (Unapplied Funds)*	($2,791.20)
Total Amount Due	**$20,319.20**

Account Information

Outstanding Principal	$389,495.23
Current Interest Rate	4.25000%
Escrow Balance	($26,810.60)

Past Payments Breakdown

	Since Last Statement Paid	Year to Date
Principal	$0.00	$0.00
Interest	$0.00	$0.00
Escrow	$0.00	$0.00
Suspense	$2,791.20	$2,791.20
Fees	$0.00	$0.00
Total	**$2,791.20**	**$2,791.20**

Important Messages

*Partial Payments are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial payment, the unapplied funds will then be added to your mortgage.

Account History

Recent Account History

- Payment Due: 02/01/21 Unpaid balance of $3,543.05
- Payment Due: 01/01/21 Unpaid balance of $3,543.05
- Payment Due: 12/01/20 Unpaid balance of $3,543.05
- Payment Due: 11/01/20 Unpaid balance of $3,543.05
- Payment Due: 10/01/20 Unpaid balance of $751.85
- **Total:$20,319.20 unpaid amount that, if paid, would bring your loan current.**

If You Are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

EXHIBIT "24"

"CAMCO" on behalf of the "Inspiration at Green Valley Ranch"
Demanded and Collected from Plaintiffs Bank Account
$1,906.93

Wells Fargo® Preferred Checking

February 28, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 2/1	$2,539.20
Deposits/Additions	1,550.01
Withdrawals/Subtractions	- 3,711.92
Ending balance on 2/28	**$377.29**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$913.16
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.02
Total interest paid in 2020	$0.14

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/3		Bill Pay Fay Servicing LLC Recurring x73410 on 02-03		1,395.60	1,143.60
2/5	8124	Check		426.31	717.29
2/9		Recurring Payment authorized on 02/08 Apple.Com/Bill 866-712-7753 CA S461039426304828 Card 0473		15.99	701.30
2/10		Recurring Payment authorized on 02/09 Cloudconvert Grunwald Deu S381041080460144 Card 0473		8.00	693.30
2/11		Non-WF ATM Balance Inquiry Fee 02/11 4949 N Ranch Las Vegas NV ATM ID Nvsfsx08 Card 0473		2.00	
2/11		Purchase authorized on 02/09 Apple Cash 877-233-8552 CA S461040843531543 Card 0473		20.00	
2/11		Non-WF ATM Withdrawal authorized on 02/11 4949 N Rancho Drive Las Vegas NV 00301042517129492 ATM ID Nvsfsx08 Card 0473		303.99	367.31
2/16		ATM Cash Deposit on 02/13 10010 S. Eastern Ave Henderson NV 0001891 ATM ID 5456Y Card 0473	100.00		
2/16		Purchase authorized on 02/13 Apple Cash 877-233-8552 CA S381045027592999 Card 0473		30.00	
2/16		Recurring Payment authorized on 02/14 Cloudconvert Grunwald Deu S381045780416000 Card 0473		8.00	429.31
2/17		SSA Treas 310 Xxsoc Sec 021721 xxxxx2986A SSA Yousif H Halloum	1,450.00		1,879.31
2/18		Cty of Henderson Utilities 0002532279 Yousif H Halloum		88.33	1,790.98
2/19		Non-WF ATM Withdrawal authorized on 02/19 9777 S Las Vegas B Las Vegas NV 00581050337945289 ATM ID Cpss3020 Card 0473		503.50	
2/19		Non-Wells Fargo ATM Transaction Fee		2.50	1,284.98
2/22		Recurring Payment authorized on 02/20 Vesta *AT&T Prepa 866-608-3007 OR S461051488677506 Card 0473		55.06	1,229.92
2/23		Non-WF ATM Balance Inquiry Fee 02/22 3333 Blue Di Las Vegas NV ATM ID Nvshcx09 Card 0473		2.00	
2/23		Non-WF ATM Withdrawal authorized on 02/22 3333 Blue Diamond Rd Las Vegas NV 00301054233940006 ATM ID Nvshcx09 Card 0473		505.00	
2/23		Non-Wells Fargo ATM Transaction Fee		2.50	720.42
2/24		Purchase authorized on 02/24 Costco Gas #1320 Henderson NV P00381055778588191 Card 0473		50.03	
2/24		Purchase authorized on 02/24 Costco Whse #1320 Henderson NV P00461055794852459 Card 0473		27.38	643.01
2/25		Recurring Payment authorized on 02/24 Apple.Com/Bill 866-712-7753 CA S381055520410664 Card 0473		0.99	
2/25		Purchase authorized on 02/24 Kaiser Direct Pay 800-464-4000 CA S381055810066560 Card 0473		16.00	
2/25		Cox Comm Las Bankdraft 022521 476089320303001 Iman Halloum		203.03	422.99

Wells Fargo® Preferred Checking

March 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

Statement period activity summary

Beginning balance on 3/1	$377.29
Deposits/Additions	5,150.00
Withdrawals/Subtractions	- 3,284.28
Ending balance on 3/31	**$2,243.01**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.00
Average collected balance	$725.19
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.02
Total interest paid in 2020	$0.14

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/1		Edeposit IN Branch/Store 02/27/21 10:05:33 Am 10010 S Eastern Ave Henderson NV 0473	1,000.00		
3/1		ATM Cash Deposit on 02/28 2658 W Horizon Ridge Park Henderson NV 0004874 ATM ID 1722C Card 0473	700.00		2,077.29
3/2		Purchase authorized on 03/01 Rei*Payment Center 800-227-9597 OH S301060546015152 Card 0473		165.71	1,911.58
3/3		Bill Pay Fay Servicing LLC Recurring x73410 on 03-03		1,395.60	515.98
3/4		Purchase authorized on 03/04 Smiths Fo 1000 N. Gree Henderson NV P00000000076206168 Card 0473		42.25	473.73
3/5		Recurring Payment authorized on 03/04 Apple.Com/Bill 866-712-7753 CA S581063427245303 Card 0473		15.99	457.74
3/8		Purchase authorized on 03/07 Lexisnexis Payment 800-227-9597 OH S301066393357172 Card 0473		165.71	
3/8		Purchase authorized on 03/08 Target T- 695 S Green Henderson NV P00000000585567758 Card 0473		29.10	262.93
3/10		Purchase authorized on 03/08 Apple Cash 877-233-8552 CA S301068108857499 Card 0473		1.00	
3/10		Purchase authorized on 03/08 Apple Cash 877-233-8552 CA S381068111741457 Card 0473		1.00	260.93
3/15		Purchase authorized on 03/12 Lexisnexis Payment 800-227-9597 OH S581071711219543 Card 0473		165.71	
3/15		Recurring Payment authorized on 03/14 Cloudconvert Grunwald Deu S381073817393775 Card 0473		8.00	
3/15		Purchase authorized on 03/15 Costco Whse #1320 Henderson NV P00381074813019098 Card 0473		21.46	65.76
3/17		SSA Treas 310 Xxsoc Sec 031721 xxxxx2986A SSA Yousif H Halloum	1,450.00		
3/17		Purchase with Cash Back $ 40.00 authorized on 03/17 Target T-9725 S Easte Las Vegas NV P00000000736889979 Card 0473		64.84	
3/17		Cty of Henderson Utilities 0002561269 Yousif H Halloum		97.98	1,352.94
3/18		Non-WF ATM Balance Inquiry Fee 03/18 4111 Boulder Las Vegas NV ATM ID Nvboux32 Card 0473		2.00	
3/18		Non-WF ATM Balance Inquiry Fee 03/18 4111 Boulder Las Vegas NV ATM ID Nvboux25 Card 0473		2.00	
3/18		ATM Withdrawal authorized on 03/18 900 N Green Valley Parkwa Henderson NV 0002304 ATM ID 5456W Card 0473		100.00	
3/18		Purchase authorized on 03/18 The Home Depot #3306 Las Vegas NV P00301077800674952 Card 0473		82.30	
3/18		Purchase authorized on 03/18 Target T- 9725 S Easte Las Vegas NV P00000000671106767 Card 0473		23.82	1,142.82
3/19	8121	Check		426.31	716.51

Wells Fargo® Preferred Checking

April 30, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

Statement period activity summary

Beginning balance on 4/1	$2,243.01
Deposits/Additions	3,250.01
Withdrawals/Subtractions	- 3,679.50
Ending balance on 4/30	**$1,813.52**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

WELLS FARGO

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/15		Recurring Payment authorized on 04/14 Cloudconvert Grunwald Deu S381104816802442 Card 0473		8.00	107.54
4/16		Purchase authorized on 04/16 Vons #2511 Henderson NV P00301106722282515 Card 0473		13.49	94.05
4/19		Purchase authorized on 04/15 IN N Out Burger 16 Las Vegas NV S381106114182464 Card 0473		6.50	
4/19		Purchase authorized on 04/17 Smiths Food #434 1000 N. Henderson NV P00381107614693204 Card 0473		2.85	
4/19		Purchase authorized on 04/18 Smiths Food #434 1000 N. Henderson NV P00581108562563190 Card 0473		8.99	75.71
4/20		Purchase authorized on 04/18 Apple Cash 877-233-8552 CA S461109134529603 Card 0473		25.00	50.71
4/21		SSA Treas 310 Xxsoc Sec 042121 xxxxx2986A SSA Yousif H Halloum	1,450.00		
4/21		Purchase authorized on 04/21 Costco Gas #1320 Henderson NV P00301111709990910 Card 0473		55.34	
4/21		Purchase authorized on 04/21 Smiths Fo 1000 N. Gree Henderson NV P00000000875184344 Card 0473		27.52	
4/21		Purchase authorized on 04/21 Costco Whse #1320 Henderson NV P00461111795665517 Card 0473		17.06	1,400.79
4/22		Recurring Payment authorized on 04/21 Vesta *AT&T Prepa 866-608-3007 OR S581111481309849 Card 0473		55.06	
4/22		Purchase authorized on 04/22 Aladdin International Las Vegas NV P00000000583959960 Card 0473		19.14	
4/22		Purchase authorized on 04/22 Target T- 9725 S Easte Las Vegas NV P00000000589701111 Card 0473		22.95	1,303.64
4/23		Purchase authorized on 04/22 Solutions Specialt Las Vegas NV S581112616925616 Card 0473		169.00	
4/23		Non-WF ATM Withdrawal authorized on 04/23 7300 N Aliante Par North Las Veg NV 00461113590084066 ATM ID Cpsa0013 Card 0473		303.99	
4/23		Non-Wells Fargo ATM Transaction Fee		2.50	
4/23	8122	Check		426.31	401.84
4/26		Recurring Payment authorized on 04/24 Apple.Com/Bill 866-712-7753 CA S581114485095268 Card 0473		0.99	
4/26		Purchase authorized on 04/24 Costco Gas #1320 Henderson NV P00381114702347862 Card 0473		54.08	
4/26		Cox Comm Las Bankdraft 042521 476089320303001 Iman Halloum		199.13	147.64
4/27		ATM Cash Deposit on 04/27 900 N Green Valley Parkwa Henderson NV 0008395 ATM ID 5456W Card 0473	1,000.00		
4/27		Purchase authorized on 04/26 District Coffee Be Henderson NV S581116552180588 Card 0473		7.91	1,139.73
4/28		ATM Cash Deposit on 04/28 900 N Green Valley Parkwa Henderson NV 0008613 ATM ID 5456W Card 0473	800.00		
4/28		Purchase authorized on 04/26 Apple Cash 877-233-8552 CA S581116836662410 Card 0473		50.00	
4/28		Purchase authorized on 04/26 Apple Cash 877-233-8552 CA S301116837018705 Card 0473		50.00	1,839.73
4/29		Purchase authorized on 04/27 PF Changs #9945 Henderson NV S301118103095837 Card 0473		26.22	1,813.51
4/30		Interest Payment	0.01		1,813.52
Ending balance on 4/30					**1,813.52**
Totals			**$3,250.01**	**$3,679.50**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Wells Fargo® Preferred Checking

June 30, 2021 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]R
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

Statement period activity summary

Beginning balance on 6/1	$3,238.34
Deposits/Additions	3,547.41
Withdrawals/Subtractions	- 4,071.52
Ending balance on 6/30	**$2,714.23**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

(825)
Sheet Seq = 0014595
Sheet 00001 of 00002

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$2,574.77
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.06

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		ATM Cash Deposit on 05/30 2531 Anthem Village Dr Henderson NV 0004392 ATM ID 8481N Card 0473	400.00		
6/1		Edeposit IN Branch/Store 06/01/21 11:52:17 Am 10010 S Eastern Ave Henderson NV 0473	101.79		
6/1		Purchase authorized on 05/28 Pacer800-676-6856I 800-676-6856 TX S301148599283757 Card 0473		242.90	
6/1		Recurring Payment authorized on 05/29 Apple.Com/Bill 408-974-1010 CA S461149753582034 Card 0473		0.99	
6/1		Purchase authorized on 05/30 Apple Cash 877-233-8552 CA S461150837388525 Card 0473		1.00	
6/1		Purchase authorized on 06/01 Vons #2511 Henderson NV P00301152617194016 Card 0473		203.04	3,292.20
6/3		Bill Pay Payment Return on 06-03	1,395.60		
6/3		Bill Pay Fay Servicing LLC Recurring x73410 on 06-03		1,395.60	3,292.20
6/4		Bill Pay Fay Servicing LLC Mobile x73410 on 06-04		1,395.60	1,896.60
6/7		Recurring Payment authorized on 06/04 Apple.Com/Bill 866-712-7753 CA S301155389861617 Card 0473		15.99	1,880.61
6/15		Recurring Payment authorized on 06/14 Cloudconvert Grunwald Deu S381165817020946 Card 0473		8.00	1,872.61
6/16		SSA Treas 310 Xxsoc Sec 061621 xxxxx2986A SSA Yousif H Halloum	1,450.00		
6/16		Cty of Henderson Utilities 0002652914 Yousif H Halloum		83.10	3,239.51
6/18		ATM Cash Deposit on 06/18 900 N Green Valley Parkwa Henderson NV 0006316 ATM ID 5456W Card 0473	200.00		3,439.51
6/21		Purchase authorized on 06/17 Apple Cash 877-233-8552 CA S581169139382692 Card 0473		50.00	
6/21		Purchase authorized on 06/17 Apple Cash 877-233-8552 CA S381169143809847 Card 0473		50.00	
6/21		Recurring Payment authorized on 06/20 Vesta *AT&T Prepa 866-608-3007 OR S581171470267480 Card 0473		55.06	
6/21		Inspiration at G Assoc Pmt 210621 246282 Yousif H Halloum		314.00	2,970.45
6/23		Purchase authorized on 06/23 Costco Gas #1320 Henderson NV P00461174652156617 Card 0473		55.12	2,915.33
6/25		Cox Comm Las Bankdraft 062521 476089320303001 Iman Halloum		199.13	2,716.20
6/28		Recurring Payment authorized on 06/24 Apple.Com/Bill 866-712-7753 CA S461175484982416 Card 0473		0.99	

Wells Fargo® Preferred Checking

July 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.
Go to wellsfargo.com/personalloan or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

Statement period activity summary

Beginning balance on 7/1	$2,714.23
Deposits/Additions	4,885.60
Withdrawals/Subtractions	- 4,890.51
Ending balance on 7/31	**$2,709.32**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,653.02
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.07

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		Purchase authorized on 06/29 Apple Cash 877-233-8552 CA S461180420479405 Card 0473		50.00	2,664.23
7/2		Inspiration at G Assoc Pmt 210702 246282 Yousif H Halloum		157.00	2,507.23
7/6		Bill Pay Payment Return on 07-06	1,395.60		
7/6		Bill Pay Fay Servicing LLC Recurring x73410 on 07-06		1,395.60	
7/6		Recurring Payment authorized on 07/04 Apple.Com/Bill 866-712-7753 CA S301185389851808 Card 0473		15.99	2,491.24
7/7		Bill Pay Fay Servicing LLC Mobile x73410 on 07-07		1,395.60	1,095.64
7/13		Purchase authorized on 07/13 Costco Gas #1320 Henderson NV P00461194636654607 Card 0473		50.01	
7/13		Purchase authorized on 07/13 Costco Whse #1320 Henderson NV P00461194655787969 Card 0473		43.22	
7/13		Purchase authorized on 07/13 Smiths Fo 10616 E. Eas Henderson NV P00000000384623473 Card 0473		27.40	975.01
7/15		Recurring Payment authorized on 07/14 Cloudconvert Grunwald Deu S381195817149986 Card 0473		8.00	
7/15		Cty of Henderson Utilities 0002683226 Yousif H Halloum		112.35	854.66
7/16		Purchase authorized on 07/14 Smart N Go Renton WA S461195610298405 Card 0473		2.79	
7/16		Purchase authorized on 07/16 Smiths Fo 1000 N. Gree Henderson NV P00000000286963544 Card 0473		37.55	814.32
7/19		Purchase authorized on 07/15 IN N Out Burger 16 Las Vegas NV S301197091244692 Card 0473		6.50	
7/19		Purchase authorized on 07/16 Petco 531 Las Vegas NV P00581198047754295 Card 0473		24.92	
7/19		Purchase authorized on 07/17 Star Nursery 1006 Las Vegas NV P00301198559759945 Card 0473		21.66	
7/19		Purchase authorized on 07/17 Smiths Food #434 10616 E. Henderson NV P00461198802463078 Card 0473		3.59	
7/19		Purchase authorized on 07/17 Costco Whse #1320 Henderson NV P00461198826827404 Card 0473		29.67	727.98
7/20		Purchase authorized on 07/18 IN N Out Burger 16 Las Vegas NV S461199784080274 Card 0473		6.50	
7/20		Non-WF ATM Withdrawal authorized on 07/19 7300 N Aliante Par North Las Veg NV 00301201120904436 ATM ID Cpsa0008 Card 0473		303.99	
7/20		Purchase authorized on 07/20 Costco Gas #1320 Henderson NV P00461201687504526 Card 0473		67.37	
7/20		Purchase authorized on 07/20 Costco Whse #1320 Henderson NV P00581201718186270 Card 0473		73.00	277.12
7/21		SSA Treas 310 Xxsoc Sec 072121 xxxxx2986A SSA Yousif H Halloum	1,450.00		

Wells Fargo® Preferred Checking

August 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.
Go to wellsfargo.com/personalloan or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

Statement period activity summary

Beginning balance on 8/1	$2,709.32
Deposits/Additions	4,845.61
Withdrawals/Subtractions	- 5,214.52
Ending balance on 8/31	**$2,340.41**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

(825)
Sheet Seq = 0014444
Sheet 00001 of 00003

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,111.95
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.08

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/3		Bill Pay Fay Servicing LLC Recurring x73410 on 08-03		1,395.60	1,313.72
8/4		Bill Pay Payment Return on 08-04	1,395.60		
8/4		Purchase authorized on 08/04 Vons #2511 Henderson NV P00461216712871154 Card 2587		10.02	
8/4		Inspiration at G Assoc Pmt 210804 246282 Yousif H Halloum		157.00	2,542.30
8/5		Purchase authorized on 08/04 Smiths Fo 1000 N. Gree Henderson NV P00000000239833521 Card 2587		26.28	
8/5		Bill Pay Fay Servicing LLC Mobile x73410 on 08-05		1,395.60	1,120.42
8/9		Purchase authorized on 08/06 Apple.Com/Bill 866-712-7753 CA S301218662580553 Card 2587		15.99	
8/9		Recurring Payment authorized on 08/06 Apple.Com/Bill 408-974-1010 CA S301218665597497 Card 2587		0.99	
8/9		Purchase authorized on 08/07 Lexisnexis Payment 800-227-9597 OH S381219374919052 Card 2587		170.69	932.75
8/10	8152	Check		505.00	427.75
8/12		Purchase authorized on 08/10 Pacer800-676-6856l 800-676-6856 TX S461223214103230 Card 2587		289.40	
8/12		Purchase authorized on 08/12 Smiths Fo 1000 N. Gree Henderson NV P00000000880974589 Card 2587		23.82	114.53
8/17		Purchase authorized on 08/17 Smiths Fo 1000 N. Gree Henderson NV P00000000571484688 Card 2587		24.77	89.76
8/18		SSA Treas 310 Xxsoc Sec 081821 xxxxx2986A SSA Yousif H Halloum	1,450.00		
8/18		Purchase authorized on 08/18 WM Superc Wal-Mart Sup Las Vegas NV P00000000335066686 Card 2587		63.77	
8/18		Purchase authorized on 08/18 Wal-Mart Super Center Las Vegas NV P00000000876303035 Card 2587		20.00	
8/18		Purchase authorized on 08/18 Costco Gas #1320 Henderson NV P00301230571237756 Card 2587		59.49	
8/18		Purchase authorized on 08/18 Costco Gas #1010 Victorville CA P00301230721839802 Card 2587		45.91	
8/18		Purchase authorized on 08/18 Costco Whse #1010 Victorville CA P00301230733431022 Card 2587		1.63	
8/18		Cty of Henderson Utilities 0002716508 Yousif H Halloum		94.59	1,254.37
8/19		Purchase authorized on 08/17 Adobe 408-536-6000 CA S301230055833734 Card 2587		14.99	
8/19		Purchase authorized on 08/18 Kp Rx01239 Victorville CA S301230682152416 Card 2587		25.80	
8/19		Purchase authorized on 08/19 Smiths Fo 1000 N. Gree Henderson NV P00000000885159645 Card 2587		30.50	1,183.08
8/20		Recurring Payment authorized on 08/19 Vesta *AT&T Prepa 866-608-3007 OR S381231806907916 Card 2587		55.07	

EXHIBIT "25"

"TERRAWEST" Demanded and Collected from Plaintiffs
$76.88

TERRAWEST
MANAGEMENT SERVICES
www.terrawest.com

Payment Receipt

Date	Receipt No.
12/7/2021	

Received From
2428 Devotion Ridge Drive 225 - Green Valley Ranch Community

Payment Method	Check No.	Payee Name	Account #
Check	8160	Halloum	00150-5203

Item	Description	Qty	Rate	Class	Amount
Assessments	Association Payment-December 2021	1	76.88	He...	76.88

KF

Total **$76.88**

To pay online or review your account details, please visit our website at www.terrawest.com.

Wells Fargo® Preferred Checking

December 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 12/1	$1,831.79
Deposits/Additions	6,741.21
Withdrawals/Subtractions	- 6,441.85
Ending balance on 12/31	**$2,131.15**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

(825)
Sheet Seq = 0061008
Sheet 00001 of 00003

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,035.61
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.13

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/3		Bill Pay Payment Return on 12-03	1,395.60		
12/3		Purchase authorized on 12/02 Apple.Com/Bill 866-712-7753 CA S381336780095835 Card 2587		3.99	
12/3		Bill Pay Fay Servicing LLC Recurring x73410 on 12-03		1,395.60	1,827.80
12/6		Bill Pay Payment Return on 12-06	1,395.60		
12/6		Purchase authorized on 12/02 Dmi* Dell Bus Onli 800-456-3355 TX S381336530061065 Card 2587		9.99	
12/6		Bill Pay Fay Servicing LLC Mobile x73410 on 12-06		1,395.60	1,817.81
12/7		Bill Pay Fay Servicing LLC Mobile x73410 on 12-07		1,395.60	422.21
12/8		Purchase authorized on 12/07 Lexisnexis Payment 800-227-9597 OH S381341408681108 Card 2587		170.69	251.52
12/13		Recurring Payment authorized on 12/10 Apple.Com/Bill 866-712-7753 CA S581344411661487 Card 2587		15.99	
12/13		Purchase authorized on 12/11 Amzn Mktp US*P068I Amzn.Com/Bill WA S301346206151546 Card 2587		27.06	
12/13	1506	Check		115.00	93.47
12/14	8160	Check		76.88	16.59
12/15		SSA Treas 310 Xxsoc Sec 121521 xxxxx2986A SSA Yousif H Halloum	1,450.00		
12/15		Purchase authorized on 12/15 Costco Gas #1320 Henderson NV P301349784794685 Card 2587		71.37	
12/15		Non-WF ATM Withdrawal authorized on 12/15 2300 Paseo Verde Parkwa Henderson NV 381350017524614 ATM ID Nvgvrx02 Card 2587		304.99	1,090.23
12/16		Purchase authorized on 12/16 Costco Whse #1320 Henderson NV P301350763845239 Card 2587		97.53	
12/16		Cty of Henderson Utilities 0002841265 Yousif H Halloum		109.55	883.15
12/17		Recurring Payment authorized on 12/16 Vesta *AT&T Prepa 866-608-3007 OR S301350524655076 Card 2587		55.07	
12/17		Purchase authorized on 12/17 Vons #1795 Henderson NV P581351855528862 Card 2587		18.99	809.09
12/20		Purchase authorized on 12/16 IN N Out Burger 36 Henderson NV S381350772799147 Card 2587		6.94	
12/20		Recurring Payment authorized on 12/17 Adobe Acropro Subs 408-536-6000 CA S581351707258029 Card 2587		14.99	
12/20		ATM Withdrawal authorized on 12/18 900 N Green Valley Pkwy Henderson NV 0001930 ATM ID 5456P Card 2587		100.00	
12/20		ATM Withdrawal authorized on 12/20 900 N Green Valley Pkwy Henderson NV 0002416 ATM ID 5456P Card 2587		100.00	
12/20		Purchase authorized on 12/20 Smiths Fo 1000 N. Gree Henderson NV P000000881873790 Card 2587		14.89	572.27

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/22		Purchase authorized on 12/22 Costco Whse #1320 Henderson NV P301356828100616 Card 2587		65.01	507.26
12/23		Purchase authorized on 12/23 Smiths Fo 1000 N. Gree Henderson NV P000000980573019 Card 2587		19.93	487.33
12/27		Edeposit IN Branch/Store 12/27/21 09:39:15 Am 900 N Green Valley Pkwy Henderson NV 2587	1,500.00		
12/27		Recurring Payment authorized on 12/24 Apple.Com/Bill 866-712-7753 CA S461358520004473 Card 2587		0.99	
12/27		Purchase authorized on 12/26 Costco Whse #1320 Henderson NV P581360807119913 Card 2587		56.81	
12/27		Cox Comm Las Bankdraft 122521 476089320303001 Iman Halloum		228.90	1,700.63
12/28		Edeposit IN Branch/Store 12/28/21 12:49:17 Pm 900 N Green Valley Pkwy Henderson NV 2587	1,000.00		
12/28		Stop Payment Fee		31.00	
12/28		Stop Payment Fee		31.00	2,638.63
12/29		ATM Withdrawal authorized on 12/28 900 N Green Valley Pkwy Henderson NV 0004424 ATM ID 5456P Card 2587		200.00	2,438.63
12/31		Non-WF ATM Withdrawal authorized on 12/31 2300 Paseo Verde Parkwa Henderson NV 301365809363013 ATM ID Nvgvrx02 Card 2587		304.99	
12/31		Non-Wells Fargo ATM Transaction Fee		2.50	
12/31		Interest Payment	0.01		2,131.15
Ending balance on 12/31					**2,131.15**
Totals			**$6,741.21**	**$6,441.85**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount	Number	Date	Amount
1506	12/13	115.00	8160 *	12/14	76.88

* *Gap in check sequence.*

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2021 - 12/31/2021	Standard monthly service fee $15.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Total amount of qualifying direct deposits	$1,000.00	$1,450.00 ☑
· A linked Wells Fargo home mortgage	1	0 ☐
· Combined balance in linked accounts, which may include	$10,000.00	$106.59 ☐
- Minimum daily balance in personal checking, savings, Time Accounts (CDs) and FDIC-insured Retirement accounts		

JD/JD

WELLS FARGO

IMPORTANT ACCOUNT INFORMATION

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

We are updating the Deposit Account Agreement ("Account Agreement") dated October 15, 2021. Effective February 15, 2022, the following applies to wire transfers transactions: the section titled "Funds Transfer Services" has revisions to the introductory paragraph, we added subsections titled "Funds Transfer Security Procedure" and "Rejecting a Funds Transfer Request", and the subsection titled "Your duty to report unauthorized or erroneous funds transfers" has been revised.

If you are enrolled in Wells Fargo Online®, Wells Fargo Business Online®, Wells Fargo Mobile®, or Wells Fargo Advisors® online services, you reviewed and accepted our Online Access Agreement ("OAA") when you enrolled in those services. We have added a new section 15(c) Transfers Security Procedures (Business Customers and Online Wire Transfers) to the OAA to provide more clarity regarding the security procedures that apply to certain online transactions and the various addenda agreements. The updated version of the OAA will go into effect on February 15, 2022.

No, you don't need to take any action. This notice is simply to let you know that certain terms in the Account Agreement and the OAA have been updated. Your continued use of your account and, if enrolled, in the above online services will be your acceptance to these updated terms. Please review the Account Agreement and OAA, and only continue to use the above online services if you agree to all terms.

For more details, please access the Consumer Account Addenda at www.wellsfargo.com/online-banking/consumer-account-fees/ or the complete OAA at www.wellsfargo.com/online-banking/online-access-agreement/upcoming.

Good News! The daily purchase limit for each debit/ATM card linked to your checking/prepaid account is being increased to $5,000 effective between December 1 and December 13, 2021. To view your card's daily dollar limits at any time, sign on at wellsfargo.com/cardcontrol and click on Card details. Note: your card and account must be in open status for the increase to be applied. If you recently updated your card's daily purchase limit above or below $5,000 before this change noted above occurs, the change will not be applied.

Can we reach you when it's really important?

Don't miss suspicious-activity alerts and critical account information. Please make sure your contact information is current by:
- Signing on to wellsfargo.com or the Wells Fargo Mobile® app and navigating to the Update Contact Information page via My Profile
- Contacting the phone number at the top of your statement
- Visiting a branch

Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A **Enter the ending balance** on this statement. $ _____

B **List outstanding deposits and other credits** to your account that do not appear on this statement. **Enter the total** in the column to the right.

Description	Amount
Total	$

+ $ _____

C **Add A and B** to calculate the subtotal. = $ _____

D **List outstanding checks, withdrawals, and other debits** to your account that do not appear on this statement. **Enter the total** in the column to the right.

Number/Description	Amount
Total	$

- $ _____

E **Subtract D from C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = $ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **If your account has a negative balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect any automatic payments you receive. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

©2010 Wells Fargo Bank, N.A. All rights reserved NMLSR ID 399801

Member FDIC. EQUAL HOUSING LENDER

EXHIBIT "26"

"Level Community Management" Notice of Delinquent Assessment Lien on Behalf of the Inspiration at Green Valley Ranch Homeowners Recorded on 02/08/2022 Inst. #20220208-0000564

Inst #: 20220208-0000564
Fees: $42.00
02/08/2022 09:24:55 AM
Receipt #: 4881322
Requestor:
LEVEL PROPERTY MANAGEMENT
Recorded By: KVHO Pgs: 2
Debbie Conway
CLARK COUNTY RECORDER
Src: FRONT COUNTER
Ofc: MAIN OFFICE

WHEN RECORDED RETURN TO:
Inspiration At Green Valley Ranch Homeowners Assoc
c/o Level Community Management
8966 Spanish Ridge Avenue Suite 100
Las Vegas, Nevada 89148
APN: 178-19-312-078

NOTICE OF DELINQUENT ASSESSMENT LIEN

NOTICE IS HEREBY GIVEN that, pursuant to the provisions of Nevada Revised Statutes and the Declaration of Covenants, Conditions and Restrictions for Inspiration At Green Valley Ranch Homeowners Association, hereinafter called "the Association", formed to provide the maintenance, preservation, and architectural control of the residence lots and common area of the Association homeowners in the County of Clark, State of Nevada, entitled N.R.S.116.3116 for the services performed which were to be and were actually furnished, used and performed on the said premises, located in the county of Clark, State of Nevada, more particularly described as follows:

Commonly Known As: 2428 Devotion Ridge Dr , Henderson, NV, 89052
Legal Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16
Owner of Record: Yousif & Iman Halloum

And that the whole of said real estate upon which the buildings are situated is reasonably necessary for the convenient use and occupancy of said building(s).

That homeowner own(s) and reputedly own(s) said real property and improvements herein above described. That the amount owing and unpaid of Assessment dues, special assessments, late fees, and interest charges is $818.00 together with lien fees and costs of $485.00, for a total due of $1303.00, owed as of February 7, 2022. Additional monies will accrue under this claim at the rate of the claimant's regular assessments or special assessments, plus permissible late charges, costs of collection and interest, accruing after the date of the notice.

By: _____ Date: 2/7/22
Jill Nimori
Agent for Inspiration At Green Valley Ranch Homeowners Association

STATE OF NEVADA)
) ss.:
COUNTY OF CLARK)

Jill Nimori, being duly first sworn, deposes and says:

That I am an Agent for Inspiration At Green Valley Ranch Homeowners Association; I have read the foregoing Notice of Delinquent Assessment Lien and know the contents thereof, and that the same is true of my own knowledge, except as to those matters therein stated on information and belief, and as to those matters, I believe them to be true.

By: Jephine
Jill Nimori

This instrument was acknowledged before me on this 7 day of February, 2022 by JILL NIMORI

Felicia Marie Benson Lucero
Printed Name of Notary Public Officer

Signature of Notary Public Officer

NOTARY PUBLIC

Exp: 5/18/24

FELICIA MARIE BENSON-LUCERO NOTARY PUBLIC REG #20-1934-01 MY COMMISSION EXPIRES 05/18/2024 STATE OF NEVADA

EXHIBIT "27"

"Escrow Account"

Property Tax:

Fiscal Years: 2015-2016 thru 2022-2023

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2015-2016

HALLOUM FAMILY TRUST
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Parcel Number: 178-19-312-078

Tax District: 505 **Tax Rate:** 2.8977 **Tax Cap %** 3.2

Location: 2428 DEVOTION RIDGE DR

Assessor Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Assessed Valuation for 2015-2016

Land	14,350
Building & Improvement	71,317
Personal Property	0
Assessed Value Subject to Cap	85,667
New Land Value**	0
New Improvement Value**	0
Personal Property Value**	0
Less Exemption	0
Net Assessed Value	85,667
New Construction Supplemental**	0

****Not Subject to Cap**

Summary

Taxes as Assessed	$2,482.37
Cap Reduction (if applicable)	$357.33
Net Taxes	$2,125.04

Other Charges

Las Vegas Artesian Basin	$1.53
Total Annual Charges	$2,126.57

Payment Installments

Description	Due Date	Original Amount	Amount Due
Installment 1	(PAID)	$532.79	$0.00
Installment 2	(PAID)	$531.26	$0.00
Installment 3	(PAID)	$531.26	$0.00
Installment 4	(PAID)	$531.26	$0.00

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to: Fiscal Year 2015-2016
Clark County Treasurer's Office
Mail to:
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220

Parcel Number: 178-19-312-078
Location: 2428 DEVOTION RIDGE DR

Comment: July 1 to June 30

Minimum Due: $0.00
To Pay In Full: $0.00

Enter Payment Amount
$

1781931207816100000000001

CLARK COUNTY

RECEIPT NUMBER: 32612274
Page 1 of 1
Entered: 8/8/2015 12:00 AM
Interest Date: 8/8/2015
Cashier: yxp
Drawer: 1098

Amount Tendered: $532.79
Less Change: $0.00
Amount Applied: $532.79

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2016	505	$531.26	Property Tax Principal
	2016	WATLV	$1.53	Las Vegas Artesian Basin
		TOTAL:	$532.79	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$532.79		WELLS FARGO HOME MORTGAGE
TOTAL:	$532.79		

Thank you for your payment.

End of Receipt Number 32612274: 1 Page

WELLS FARGO HOME MORTGAGE
1 HOME CAMPUS MAC # X2301-029
DES MOINES IA 50328

RECEIPT NUMBER: 32612274

[PROD]
Run: 11/12/2019 9:08:40 AM

CLARK COUNTY

RECEIPT NUMBER: 33440030
Page 1 of 1
Entered: 9/30/2015 12:00 AM
Interest Date: 9/30/2015
Cashier: yxp
Drawer: 1098

Amount Tendered: $531.26
Less Change: $0.00
Amount Applied: $531.26

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2016	505	$531.26	Property Tax Principal
		TOTAL:	$531.26	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$531.26		WELLS FARGO HOME MORTGAGE
TOTAL:	$531.26		

Thank you for your payment.

End of Receipt Number 33440030: 1 Page

WELLS FARGO HOME MORTGAGE
1 HOME CAMPUS MAC # X2301-029
DES MOINES IA 50328

RECEIPT NUMBER: 33440030

[PROD]
Run: 11/12/2019 9:08:38 AM

CLARK COUNTY

RECEIPT NUMBER: 33879012
Page 1 of 1
Entered: 11/12/2015 12:00 AM
Interest Date: 11/12/2015
Cashier: mdm
Drawer: 1093

Amount Tendered: $531.26
Less Change: $0.00
Amount Applied: $531.26

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2016	505	$531.26	Property Tax Principal
		TOTAL:	$531.26	

Form of Payment	Amount	Reference	Payer
Check	$531.26		WELLS FARGO HOME MORTGAGE
TOTAL:	$531.26		

Thank you for your payment.

End of Receipt Number 33879012: 1 Page

WELLS FARGO HOME MORTGAGE
1 HOME CAMPUS MAC # X2301-029
DES MOINES IA 50328

RECEIPT NUMBER: 33879012

[PROD]
Run: 11/12/2019 9:08:35 AM

CLARK COUNTY

RECEIPT NUMBER: 34789942
Page 1 of 1
Entered: 3/3/2016 12:00 AM
Interest Date: 3/3/2016
Cashier: yxp
Drawer: 1098

Amount Tendered:	$531.26
Less Change:	$0.00
Amount Applied:	$531.26

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2016	505	$531.26	Property Tax Principal
		TOTAL:	$531.26	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$531.26		CORELOGIC RESIDENTIAL
TOTAL:	$531.26		

Thank you for your payment.

End of Receipt Number 34789942: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT
1 CORELOGIC WAY
WESTLAKE TX 76262

RECEIPT NUMBER: 34789942

[PROD]
Run: 11/12/2019 9:08:33 AM

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2016-2017

HALLOUM YOUSIF H & IMAN Y
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Parcel Number: 178-19-312-078

Tax District: 505 **Tax Rate:** 2.8985 **Tax Cap %** 0.2

Location: 2428 DEVOTION RIDGE DR

Assessor Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Assessed Valuation for 2016-2017

Land	15,050
Building & Improvement	72,115
Personal Property	0
Assessed Value Subject to Cap	87,165
New Land Value**	0
New Improvement Value**	0
Personal Property Value**	0
Less Exemption	0
Net Assessed Value	87,165
New Construction Supplemental**	0

**Not Subject to Cap

Summary

Taxes as Assessed	$2,526.48
Cap Reduction (if applicable)	$397.19
Net Taxes	$2,129.29

Other Charges

Las Vegas Artesian Basin	$1.81

Total Annual Charges $2,131.10

Payment Installments

Description	Due Date	Original Amount	Amount Due
Installment 1	(PAID)	$534.14	$0.00
Installment 2	(PAID)	$532.32	$0.00
Installment 3	(PAID)	$532.32	$0.00
Installment 4	(PAID)	$532.32	$0.00

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to: Fiscal Year 2016-2017

Clark County Treasurer's Office

Mail to:
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220

Parcel Number: 178-19-312-078

Location: 2428 DEVOTION RIDGE DR

Comment: July 1 to June 30

Minimum Due: $0.00
To Pay In Full: $0.00

Enter Payment Amount
$

1781931207817100000000000

CLARK COUNTY

RECEIPT NUMBER: 35550838
Page 1 of 1
Entered: 8/16/2016 12:00 AM
Interest Date: 8/16/2016
Cashier: yxp
Drawer: 1098

Amount Tendered:	$534.14
Less Change:	$0.00
Amount Applied:	$534.14

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2017	505	$532.33	Property Tax Principal
	2017	WATLV	$1.81	Las Vegas Artesian Basin
		TOTAL:	$534.14	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$534.14		CORELOGIC RESIDENTIAL
TOTAL:	$534.14		

Thank you for your payment.

End of Receipt Number 35550838: 1 Page

400229 8426

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT
1 CORELOGIC WAY
WESTLAKE TX 76262

RECEIPT NUMBER: 35550838

[PROD]
Run: 11/12/2019 9:08:31 AM

CLARK COUNTY

RECEIPT NUMBER: 36183353
Page 1 of 1
Entered: 9/30/2016 12:00 AM
Interest Date: 9/30/2016
Cashier: yxp
Drawer: 1098

Amount Tendered: $532.32
Less Change: $0.00
Amount Applied: $532.32

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2017	505	$532.32	Property Tax Principal
		TOTAL:	$532.32	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$532.32		CORELOGIC RESIDENTIAL
TOTAL:	$532.32		

Thank you for your payment.

End of Receipt Number 36183353: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT
1 CORELOGIC WAY
WESTLAKE TX 76262

RECEIPT NUMBER: 36183353

[PROD]
Run: 11/12/2019 9:08:29 AM

CLARK COUNTY

RECEIPT NUMBER: 36801616
Page 1 of 1
Entered: 1/4/2017 12:00 AM
Interest Date: 1/4/2017
Cashier: yxp
Drawer: 1098

Amount Tendered:	$532.32
Less Change:	$0.00
Amount Applied:	$532.32

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2017	505	$532.32	Property Tax Principal
		TOTAL:	$532.32	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$532.32		CORELOGIC RESIDENTIAL
TOTAL:	$532.32		

Thank you for your payment.

End of Receipt Number 36801616: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT
1 CORELOGIC WAY
WESTLAKE TX 76262

RECEIPT NUMBER: 36801616

[PROD]
Run: 11/12/2019 9:08:27 AM

CLARK COUNTY

RECEIPT NUMBER: 37389844
Page 1 of 1
Entered: 3/6/2017 12:00 AM
Interest Date: 3/6/2017
Cashier: gbt
Drawer: 1094

Amount Tendered:	$532.32
Less Change:	$0.00
Amount Applied:	$532.32

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2017	505	$532.32	Property Tax Principal
		TOTAL:	$532.32	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$532.32		CORELOGIC RESIDENTIAL
TOTAL:	$532.32		

Thank you for your payment.

End of Receipt Number 37389844: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT
1 CORELOGIC WAY
WESTLAKE TX 76262

RECEIPT NUMBER: 37389844

[PROD]

Run: 11/12/2019 9:08:25 AM

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2017-2018

HALLOUM YOUSIF H & IMAN Y
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Parcel Number: 178-19-312-078

Tax District: 505 **Tax Rate:** 2.8987 **Tax Cap %** 2.6

Location: 2428 DEVOTION RIDGE DR

Assessor Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Assessed Valuation for 2017-2018

Land	17,150
Building & Improvement	70,331
Personal Property	0
Assessed Value Subject to Cap	87,481
New Land Value**	0
New Improvement Value**	0
Personal Property Value**	0
Less Exemption	0
Net Assessed Value	87,481
New Construction Supplemental**	0

**Not Subject to Cap

Summary

Taxes as Assessed	$2,535.81
Cap Reduction (if applicable)	$351.16
Net Taxes	$2,184.65

Other Charges

Las Vegas Artesian Basin	$1.80

Total Annual Charges $2,186.45

Payment Installments

Description	Due Date	Original Amount	Amount Due
Installment 1	(PAID)	$547.97	$0.00
Installment 2	(PAID)	$546.16	$0.00
Installment 3	(PAID)	$546.16	$0.00
Installment 4	(PAID)	$546.16	$0.00

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to: Fiscal Year 2017-2018
Clark County Treasurer's Office
Mail to:
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220

Parcel Number: 178-19-312-078
Location: 2428 DEVOTION RIDGE DR

Comment: July 1 to June 30

Minimum Due: $0.00
To Pay In Full: $0.00

Enter Payment Amount
$

1781931207818100000000009

CLARK COUNTY

RECEIPT NUMBER: 38052889
Page 1 of 1
Entered: 8/22/2017 12:00 AM
Interest Date: 8/22/2017
Cashier: yxp
Drawer: 1098

Amount Tendered:	$547.97
Less Change:	$0.00
Amount Applied:	$547.97

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2018	505	$546.17	Property Tax Principal
	2018	WATLV	$1.80	Las Vegas Artesian Basin
		TOTAL:	$547.97	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$547.97		CORELOGIC RESIDENTIAL
TOTAL:	$547.97		

Thank you for your payment.

End of Receipt Number 38052889: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 38052889

[PROD]
Run: 11/12/2019 9:08:23 AM

CLARK COUNTY

RECEIPT NUMBER: 38744942
Page 1 of 1
Entered: 10/3/2017 12:00 AM
Interest Date: 10/3/2017
Cashier: yxp
Drawer: 1098

Amount Tendered:	$546.16
Less Change:	$0.00
Amount Applied:	$546.16

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2018	505	$546.16	Property Tax Principal
		TOTAL:	$546.16	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$546.16		CORELOGIC RESIDENTIAL
TOTAL:	$546.16		

Thank you for your payment.

End of Receipt Number 38744942: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 38744942

[PROD]
Run: 11/12/2019 9:08:21 AM

CLARK COUNTY

RECEIPT NUMBER: 39443564
Page 1 of 1
Entered: 1/8/2018 12:00 AM
Interest Date: 1/8/2018
Cashier: yxp
Drawer: 1098

Amount Tendered:	$546.16
Less Change:	$0.00
Amount Applied:	$546.16

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2018	505	$546.16	Property Tax Principal
		TOTAL:	$546.16	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$546.16		CORELOGIC RESIDENTIAL
TOTAL:	$546.16		

Thank you for your payment.

End of Receipt Number 39443564: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 39443564

[PROD]
Run: 11/12/2019 9:08:19 AM

CLARK COUNTY

RECEIPT NUMBER: 39892798
Page 1 of 1
Entered: 3/2/2018 12:00 AM
Interest Date: 2/28/2018
Cashier: yxp
Drawer: 1098

Amount Tendered:	$546.16
Less Change:	$0.00
Amount Applied:	$546.16

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2018	505	$546.16	Property Tax Principal
		TOTAL:	$546.16	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$546.16		CORELOGIC RESIDENTIAL
TOTAL:	$546.16		

Interest Date equals Received Date

End of Receipt Number 39892798: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 39892798

[PROD]
Run: 11/12/2019 9:08:17 AM

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2018-2019

HALLOUM YOUSIF H & IMAN Y
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Parcel Number: 178-19-312-078

Tax District: 505 **Tax Rate:** 2.8989 **Tax Cap %** 4.2

Location: 2428 DEVOTION RIDGE DR

Assessor Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Assessed Valuation for 2018-2019

Land	19,250
Building & Improvement	70,215
Personal Property	0
Assessed Value Subject to Cap	89,465
New Land Value**	0
New Improvement Value**	0
Personal Property Value**	0
Less Exemption	0
Net Assessed Value	89,465
New Construction Supplemental**	0

**Not Subject to Cap

Summary

Taxes as Assessed	$2,593.50
Cap Reduction (if applicable)	$317.09
Net Taxes	$2,276.41

Other Charges

Las Vegas Artesian Basin	$1.78

Total Annual Charges $2,278.19

Payment Installments

Description	Due Date	Original Amount	Amount Due
Installment 1	(PAID)	$570.89	$0.00
Installment 2	(PAID)	$569.10	$0.00
Installment 3	(PAID)	$569.10	$0.00
Installment 4	(PAID)	$569.10	$0.00

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to: Fiscal Year 2018-2019

Clark County Treasurer's Office

Mail to:
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220

Parcel Number: 178-19-312-078

Location: 2428 DEVOTION RIDGE DR

Comment: July 1 to June 30

Minimum Due: $0.00
To Pay In Full: $0.00

Enter Payment Amount
$

1781931207819100000000008

CLARK COUNTY

RECEIPT NUMBER: 40869384
Page 1 of 1
Entered: 8/17/2018 12:00 AM
Interest Date: 8/17/2018
Cashier: yxp
Drawer: 1098

Amount Tendered:	$570.89
Less Change:	$0.00
Amount Applied:	$570.89

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2019	505	$569.11	Property Tax Principal
	2019	WATLV	$1.78	Las Vegas Artesian Basin
		TOTAL:	$570.89	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$570.89		CORELOGIC RESIDENTIAL
TOTAL:	$570.89		

Thank you for your payment.

End of Receipt Number 40869384: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 40869384

[PROD]
Run: 11/12/2019 9:08:15 AM

CLARK COUNTY

RECEIPT NUMBER: 41448719
Page 1 of 1
Entered: 10/2/2018 12:00 AM
Interest Date: 10/1/2018
Cashier: yxp
Drawer: 1098

Amount Tendered:	$569.10
Less Change:	$0.00
Amount Applied:	$569.10

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2019	505	$569.10	Property Tax Principal
		TOTAL:	$569.10	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$569.10		CORELOGIC RESIDENTIAL
TOTAL:	$569.10		

Thank you for your payment.

End of Receipt Number 41448719: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 41448719

[PROD]
Run: 11/12/2019 9:08:12 AM

CLARK COUNTY

RECEIPT NUMBER: 42047864
Page 1 of 1
Entered: 1/3/2019 12:00 AM
Interest Date: 1/3/2019
Cashier: yxp
Drawer: 1098

Amount Tendered:	$569.10
Less Change:	$0.00
Amount Applied:	$569.10

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2019	505	$569.10	Property Tax Principal
		TOTAL:	$569.10	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$569.10		CORELOGIC RESIDENTIAL
TOTAL:	$569.10		

Interest Date equals Received Date

End of Receipt Number 42047864: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 42047864

[PROD]
Run: 11/12/2019 9:12:29 AM

CLARK COUNTY

RECEIPT NUMBER: 42866294
Page 1 of 1
Entered: 3/7/2019 12:00 AM
Interest Date: 3/7/2019
Cashier: suys
Drawer: 1084

Amount Tendered:	$569.10
Less Change:	$0.00
Amount Applied:	$569.10

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2019	505	$569.10	Property Tax Principal
		TOTAL:	$569.10	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$569.10		CORELOGIC RESIDENTIAL
TOTAL:	$569.10		

Thank you for your payment.

End of Receipt Number 42866294: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 42866294

[PROD]
Run: 11/12/2019 9:12:27 AM

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2019-2020

HALLOUM YOUSIF H & IMAN Y
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Parcel Number: 178-19-312-078

Tax District: 505 **Tax Rate:** 2.8990 **Tax Cap %** 4.8

Location: 2428 DEVOTION RIDGE DR

Assessor Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Assessed Valuation for 2019-2020

Land	22,050
Building & Improvement	73,327
Personal Property	0
Assessed Value Subject to Cap	95,377
New Land Value**	0
New Improvement Value**	0
Personal Property Value**	0
Less Exemption	0
Net Assessed Value	95,377
New Construction Supplemental**	0

**Not Subject to Cap

Summary

Taxes as Assessed	$2,764.98
Cap Reduction (if applicable)	$379.30
Net Taxes	$2,385.68

Other Charges

Las Vegas Artesian Basin	$1.76
Total Annual Charges	$2,387.44

Payment Installments

Description	Due Date	Original Amount	Amount Due
Installment 1	(PAID)	$598.18	$0.00
Installment 2	(PAID)	$596.42	$0.00
Installment 3	1/6/2020	$596.42	$596.42
Installment 4	3/2/2020	$596.42	$596.42

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to: Fiscal Year 2019-2020
Clark County Treasurer's Office
Mail to:
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220

Parcel Number: 178-19-312-078
Location: 2428 DEVOTION RIDGE DR

Comment: July 1 to June 30

Minimum Due: $596.42
To Pay In Full: $1,192.84

Enter Payment Amount
$

1781931207820100000596424

CLARK COUNTY

RECEIPT NUMBER: 43606272
Page 1 of 1
Entered: 8/26/2019 12:00 AM
Interest Date: 8/26/2019
Cashier: yxp
Drawer: 1098

Amount Tendered: $598.18
Less Change: $0.00
Amount Applied: $598.18

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2020	505	$596.42	Property Tax Principal
	2020	WATLV	$1.76	Las Vegas Artesian Basin
		TOTAL:	$598.18	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$598.18		CORELOGIC RESIDENTIAL
TOTAL:	$598.18		

Thank you for your payment.

End of Receipt Number 43606272: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 43606272

[PROD]
Run: 11/12/2019 9:12:25 AM

CLARK COUNTY

RECEIPT NUMBER: 44090040
Page 1 of 1
Entered: 10/8/2019 12:00 AM
Interest Date: 10/7/2019
Cashier: yxp
Drawer: 1098

Amount Tendered:	$596.42
Less Change:	$0.00
Amount Applied:	$596.42

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
178-19-312-078	2020	505	$596.42	Property Tax Principal
		TOTAL:	$596.42	

Form of Payment	Amount	Reference	Payer
Wire Transfer	$596.42		CORELOGIC RESIDENTIAL
TOTAL:	$596.42		

Thank you for your payment.

End of Receipt Number 44090040: 1 Page

CORELOGIC RESIDENTIAL
ATTN: REFUND DEPT.
P.O. BOX 9202
COPPELL TX 75019-9208

RECEIPT NUMBER: 44090040

[PROD]
Run: 11/12/2019 9:12:22 AM

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2020-2021

HALLOUM YOUSIF H & IMAN Y
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Parcel Number: 178-19-312-078

Tax District: 505 **Tax Rate:** 2.9291 **Tax Cap %** 3

Location: 2428 DEVOTION RIDGE DR

Assessor Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Assessed Valuation for 2020-2021

Land	24,150
Building & Improvement	74,089
Personal Property	0
Assessed Value Subject to Cap	98,239
New Land Value**	0
New Improvement Value**	0
Personal Property Value**	0
Less Exemption	0
Net Assessed Value	98,239
New Construction Supplemental**	0

**Not Subject to Cap

Payment Installments

Description	Due Date	Original Amount	Amount Due
Installment 1	(PAID)	$606.18	$0.00
Installment 2	(PAID)	$603.76	$0.00
Installment 3	(PAID)	$603.76	$0.00
Installment 4	(PAID)	$603.76	$0.00

Summary

Taxes as Assessed	$2,877.52
Cap Reduction (if applicable)	$462.48
Net Taxes	$2,415.04

Other Charges

Las Vegas Artesian Basin	$2.42

Total Annual Charges $2,417.46

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to: Fiscal Year 2020-2021

Clark County Treasurer's Office
Mail to:
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220

Parcel Number: 178-19-312-078

Location: 2428 DEVOTION RIDGE DR

Comment:

Minimum Due: $0.00
To Pay In Full: $0.00

Enter Payment Amount
$

1781931207821100000000004

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2020-2021--Con't.

Parcel Number: 178-19-312-078

Distribution of Fiscal Year 2020-2021 Taxes

Distribution of Tax Dollars	Tax Rate	Taxes as Assessed	Cap Reduction	Net Taxes
COUNTY SCHOOL MAINTENANCE & OPERATION	0.7500	736.78	110.39	626.39
HENDERSON CITY	0.6208	609.86	116.43	493.43
COUNTY SCHOOL DEBT (BONDS)	0.5534	543.65	81.46	462.19
CLARK COUNTY GENERAL OPERATING	0.4599	451.80	67.69	384.11
STATE OF NEVADA	0.1700	167.00	25.02	141.98
HENDERSON CITY DEBT	0.1200	117.88	17.66	100.22
ASSISTANCE TO INDIGENT PERSONS	0.1000	98.24	14.72	83.52
HENDERSON CITY LIBRARY	0.0608	59.76	15.24	44.52
CLARK COUNTY CAPITAL	0.0500	49.12	7.36	41.76
CLARK COUNTY FAMILY COURT	0.0192	18.87	2.83	16.04
INDIGENT ACCIDENT FUND	0.0150	14.74	2.21	12.53
STATE COOPERATIVE EXTENSION	0.0100	9.82	1.47	8.35
CLARK COUNTY DEBT	0.0000	0.00	0.00	0.00
TAX DISTRIBUTION	**2.9291**	**2,877.52**	**462.48**	**2,415.04**

Detail of Amount Due

Year	Description	Total Tax Amt.	Balance Due
2021	Property Tax Principal	$2,415.04	$0.00
2021	Las Vegas Artesian Basin	$2.42	$0.00
Total for Fiscal Tax Year 2021:		**$2,417.46**	**$0.00**
	Total:	**$2,417.46**	**$0.00**

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2021-2022

HALLOUM YOUSIF H & IMAN Y
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Parcel Number: 178-19-312-078

Tax District: 505 **Tax Rate:** 2.9603 **Tax Cap %** 3

Location: 2428 DEVOTION RIDGE DR

Assessor Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Assessed Valuation for 2021-2022

Land	28,000
Building & Improvement	71,369
Personal Property	0
Assessed Value Subject to Cap	99,369
New Land Value**	0
New Improvement Value**	0
Personal Property Value**	0
Less Exemption	0
Net Assessed Value	99,369
New Construction Supplemental**	0

**Not Subject to Cap

Summary

Taxes as Assessed	$2,941.62
Cap Reduction (if applicable)	$454.13
Net Taxes	$2,487.49

Other Charges

Las Vegas Artesian Basin	$3.06

Total Annual Charges $2,490.55

Payment Installments

Description	Due Date	Original Amount	Amount Due
Installment 1	(PAID)	$624.94	$0.00
Installment 2	(PAID)	$621.87	$0.00
Installment 3	(PAID)	$621.87	$0.00
Installment 4	(PAID)	$621.87	$0.00

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to: Fiscal Year 2021-2022

Clark County Treasurer's Office

Mail to:
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220

Parcel Number: 178-19-312-078

Location: 2428 DEVOTION RIDGE DR

Comment:

Minimum Due: $0.00

To Pay In Full: $0.00

Enter Payment Amount

$

1781931207822100000000003

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2021-2022--Con't.

Parcel Number: 178-19-312-078

Distribution of Fiscal Year 2021-2022 Taxes

Distribution of Tax Dollars	Tax Rate	Taxes as Assessed	Cap Reduction	Net Taxes
COUNTY SCHOOL MAINTENANCE & OPERATION	0.7500	745.29	100.10	645.19
HENDERSON CITY	0.6508	646.71	138.47	508.24
COUNTY SCHOOL DEBT (BONDS)	0.5534	549.92	73.86	476.06
CLARK COUNTY GENERAL OPERATING	0.4599	457.00	61.37	395.63
STATE OF NEVADA	0.1700	168.92	22.68	146.24
HENDERSON CITY DEBT	0.1200	119.24	16.01	103.23
ASSISTANCE TO INDIGENT PERSONS	0.1000	99.36	13.34	86.02
HENDERSON CITY LIBRARY	0.0620	61.59	15.74	45.85
CLARK COUNTY CAPITAL	0.0500	49.68	6.67	43.01
CLARK COUNTY FAMILY COURT	0.0192	19.08	2.56	16.52
INDIGENT ACCIDENT FUND	0.0150	14.90	2.00	12.90
STATE COOPERATIVE EXTENSION	0.0100	9.93	1.33	8.60
CLARK COUNTY DEBT	0.0000	0.00	0.00	0.00
TAX DISTRIBUTION	**2.9603**	**2,941.62**	**454.13**	**2,487.49**

Detail of Amount Due

Year	Description	Total Tax Amt.	Balance Due
2022	Property Tax Principal	$2,487.49	$0.00
2022	Las Vegas Artesian Basin	$3.06	$0.00
Total for Fiscal Tax Year 2022:		**$2,490.55**	**$0.00**
	Total:	**$2,490.55**	**$0.00**

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2022-2023

HALLOUM YOUSIF H & IMAN Y
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Parcel Number: 178-19-312-078

Tax District: 505 **Tax Rate:** 2.9590 **Tax Cap %** 3

Location: 2428 DEVOTION RIDGE DR

Assessor Description: INSPIRATION AT GREEN VALLEY RANCH-UNIT 1 PLAT BOOK 103 PAGE 8 LOT 16

Assessed Valuation for 2022-2023

Land	28,000
Building & Improvement	86,426
Personal Property	0
Assessed Value Subject to Cap	114,426
New Land Value**	0
New Improvement Value**	0
Personal Property Value**	0
Less Exemption	0
Net Assessed Value	114,426
New Construction Supplemental**	0

**Not Subject to Cap

Payment Installments

Description	Due Date	Original Amount	Amount Due
Installment 1	(PAID)	$643.60	$0.00
Installment 2	10/3/2022	$640.53	$640.53
Installment 3	1/2/2023	$640.53	$640.53
Installment 4	3/6/2023	$640.53	$640.53

Summary

Taxes as Assessed	$3,385.87
Cap Reduction (if applicable)	$823.76
Net Taxes	$2,562.11

Other Charges

Las Vegas Artesian Basin	$3.08

Total Annual Charges $2,565.19

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

Make checks payable to: Fiscal Year 2022-2023

Clark County Treasurer's Office

Mail to:
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220

Parcel Number: 178-19-312-078

Location: 2428 DEVOTION RIDGE DR

Comment:

Minimum Due: $640.53
To Pay In Full: $1,921.59

Enter Payment Amount
$

1781931207823100000640534

Clark County Treasurer's Office
Laura B. Fitzpatrick, Treasurer
500 S Grand Central Pky
PO Box 551220
Las Vegas NV 89155-1220
(702) 455-4323
www.clarkcountynv.gov/treasurer

Real Property and Special Tax Statement for Fiscal Year 2022-2023--Con't.

Parcel Number: 178-19-312-078

Distribution of Fiscal Year 2022-2023 Taxes

Distribution of Tax Dollars	Tax Rate	Taxes as Assessed	Cap Reduction	Net Taxes
COUNTY SCHOOL MAINTENANCE & OPERATION	0.7500	858.19	193.66	664.53
HENDERSON CITY	0.6508	744.69	221.21	523.48
COUNTY SCHOOL DEBT (BONDS)	0.5534	633.23	142.89	490.34
CLARK COUNTY GENERAL OPERATING	0.4599	526.25	118.75	407.50
STATE OF NEVADA	0.1700	194.53	43.90	150.63
HENDERSON CITY DEBT	0.1200	137.31	30.98	106.33
ASSISTANCE TO INDIGENT PERSONS	0.1000	114.43	25.82	88.61
HENDERSON CITY LIBRARY	0.0607	69.46	22.23	47.23
CLARK COUNTY CAPITAL	0.0500	57.21	12.91	44.30
CLARK COUNTY FAMILY COURT	0.0192	21.97	4.96	17.01
INDIGENT ACCIDENT FUND	0.0150	17.16	3.87	13.29
STATE COOPERATIVE EXTENSION	0.0100	11.44	2.58	8.86
CLARK COUNTY DEBT	0.0000	0.00	0.00	0.00
TAX DISTRIBUTION	**2.9590**	**3,385.87**	**823.76**	**2,562.11**

Detail of Amount Due

Year	Description	Total Tax Amt.	Balance Due
2023	Property Tax Principal	$2,562.11	$1,921.59
2023	Las Vegas Artesian Basin	$3.08	$0.00
Total for Fiscal Tax Year 2023:		**$2,565.19**	**$1,921.59**
	Total:	**$2,565.19**	**$1,921.59**

EXHIBIT "28"

"Escrow Account"

Insurance:

Fiscal Years:

5/18/2015-5/18/2016 thru 3/28/2022-3/28/2023.

LAURIE A YAKUBIK
122 INDSTRL PRK RD210
HENDERSON, NV 89015

FARMERS INSURANCE

Home Insurance Renewal Offer

YOUSIF HALLOUM
UNITED STATES TRUSTEE EASTERN DIST
501"I" STREET STE#7-500
SACRAMENTO CA 95814-7304

3/25/2015

Dear Yousif Halloum,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to provide continued coverage for you and your family.

Congratulations! As a loyal customer who has not recently had a claim with Farmers, you have earned a Claim Forgiveness benefit for your upcoming policy term. This means if you have one claim during the upcoming policy term, we will waive the surcharge that would have increased your premium on your next renewal. This reward remains in place as long as you remain claim free, and is our way of saying 'thank you' for being an excellent, long-term customer.

Please review the renewal documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Reconstruction cost estimate of your home

A summary of your premium and changes information is shown below.

Premium at-a-glance

Policy Premium **$842.20**

Summary of changes

	Previous	Renewal
Coverage: Dwelling	$225,000	$237,000
Coverage: Loss of Use	$112,500	$118,500
Coverage: Personal Property	$168,750	$177,750
Coverage: Separate Structures	$22,500	$23,700

Ask me for a Farmers Friendly Review to be certain you are receiving the coverage you need and all of the discounts you qualify for.

Your Farmers Policy

Policy Number: 93032-33-46
Effective: 5/18/2015 12:01 AM
Expiration: 5/18/2016 12:01 AM

Property Insured

2428 Devotion Ridge
Henderson, NV 89052-5674

Your Farmers Agent

Laurie A Yakubik
122 Indstrl Prk Rd210
Henderson, NV 89015
(702) 456-8119
lyakubik@farmersagent.com

To file a claim call
1-800-435-7764

Did you know?

NEW! **Design Change**

Our customer documents are now in an easier to read style. They have been redesigned to refresh the look and feel and deliver customer information in a consistent format.

635 W. Lake Mead pky

LAURIE YAKUBIK
122 INDSTRL PRK RD210
HENDERSON, NV 89015

FARMERS INSURANCE

Home Insurance Renewal Offer

YOUSIF HALLOUM
UNITED STATES TRUSTEE EASTERN DIST
501"I" STREET STE#7-500
SACRAMENTO CA 95814-7304

3/25/2016

Dear Yousif Halloum,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to provide continued coverage for you and your family.

Please review the renewal documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Detailed reconstruction cost estimate of your home

A summary of your premium and changes information is shown below.

Premium at-a-glance

Policy Premium **$1,022.21**

Summary of changes

	Previous	Renewal
Coverage: Dwelling	$237,000	$249,000
Coverage: Loss of Use	$118,500	$124,500
Coverage: Personal Property	$177,750	$186,750
Coverage: Separate Structures	$23,700	$24,900

Ask me for a Farmers Friendly Review to be certain you are receiving the coverage you need and all of the discounts you qualify for.

Your Farmers Policy

Policy Number: 93032-33-46
Effective: 5/18/2016 12:01 AM
Expiration: 5/18/2017 12:01 AM

Property Insured

2428 Devotion Ridge
Henderson, NV 89052-5674

Your Farmers Agent

Laurie Yakubik
122 Indstrl Prk Rd210
Henderson, NV 89015
(702) 456-8119
lyakubik@farmersagent.com

To file a claim call
1-800-435-7764

Did you know?

Design Change

Our customer documents are now in an easier to read style. They have been redesigned to refresh the look and feel and deliver customer information in a consistent format.

LAURIE YAKUBIK
183 N GIBSON RD#150
HENDERSON, NV 89014

FARMERS INSURANCE

Home Insurance New Policy

YOUSIF HALLOUM
UNITED STATES TRUSTEE EASTERN DIST
501 "I" STREET STE#7-500
SACRAMENTO CA 95814-7304

4/28/2017

Dear Yousif Halloum,

Thank you for choosing Farmers Insurance for your home insurance needs.

Enclosed are some important documents for your new policy. Please take some time and carefully review this information, which includes:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Your insurance policy form and endorsements
- Detailed reconstruction cost estimate of your home

Please review the features of your home that were used to calculate the assessment in the reconstruction cost estimate. If you find any incorrect or incomplete information, please contact your agent.

A summary of your premium information is shown below.

Premium at-a-glance

Policy Premium	$728.11
Fees	$25.00
Premium and Fees	**$753.11**

This is not a bill.
Your bill with the amount due will be mailed separately to your mortgagee company.

We appreciate your business.

Sincerely,

Farmers Insurance Group®

Your Farmers Policy

Policy Number: 30187-54-93
Effective: 3/28/2017 12:01 AM
Expiration: 3/28/2018 12:01 AM

Property Insured

2428 Devotion Ridge Dr
Henderson, NV 89052-5674

Your Farmers Agent

Laurie Yakubik
183 N Gibson Rd#150
Henderson, NV 89014
(702) 456-8119
lyakubik@farmersagent.com

To file a claim call
1-800-435-7764

Did you know?

Manage Your Policy Online
Log on to farmers.com to pay your bill, get insurance ID cards, view policy documents, and more! Plus, access your account anytime using the Farmers Mobile App!

LAURIE YAKUBIK
183 N GIBSON RD#150
HENDERSON, NV 89014

FARMERS INSURANCE

Home Insurance Renewal Offer

YOUSIF HALLOUM
UNITED STATES TRUSTEE EASTERN DIST
501 I STREET STE#7-500
SACRAMENTO CA 95814-7304

2/2/2018

Dear Yousif Halloum,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to provide continued coverage for you and your family.

Please review the renewal documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Detailed reconstruction cost estimate of your home

As a way to thank you for your continued business, we are adding the Declining Deductibles benefit to your policy. This benefit reduces your deductible in the event of a covered loss. Your initial Declining Deductibles balance is $50 and will grow by $50 each year that you renew with Farmers. Please refer to the Declining Deductibles endorsement in this renewal package for additional program details.

A summary of your premium and policy change information is shown below. With this renewal, you'll see an increase in your home coverage limits. This change reflects the rising cost to replace homes in your area, including labor and construction materials.

Premium at-a-glance

Policy Premium **$684.61**

Summary of changes

	Previous	*Renewal*
Coverage: Dwelling	$235,000	$241,000
Discount: Claim Free	Not Included	Included
Discount: Epolicy Discount	Included	Not Included

Your Farmers Policy

Policy Number: 30187-54-93
Effective: 3/28/2018 12:01 AM
Expiration: 3/28/2019 12:01 AM

Property Insured

2428 Devotion Ridge Dr
Henderson, NV 89052-5674

Your Farmers Agent

Laurie Yakubik
183 N Gibson Rd#150
Henderson, NV 89014
(702) 456-8119
lyakubik@farmersagent.com

To file a claim call
1-800-435-7764

Did you know?

Farmers Friendly Review
Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.

Go Paperless
Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!

LAURIE YAKUBIK
183 N GIBSON RD#150
HENDERSON, NV 89014

FARMERS INSURANCE

Home Insurance Renewal

YOUSIF HALLOUM
UNITED STATES TRUSTEE EASTERN DIST
501 I STREET STE#7-500
SACRAMENTO CA 95814-7304

2/4/2019

Dear Yousif Halloum,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to offer continued coverage for you and your family contingent upon payment toward the premium as stated below.

Please review the renewal offer documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Detailed reconstruction cost estimate of your home

As a way to thank you for your continued business, we have added $50 to your Declining Deductibles® balance. Your accumulated balance appears on your Policy Declaration in the Deductible section.

A summary of your premium and policy change information is shown below. With this renewal, you'll see an increase in your home coverage limits. This change reflects the rising cost to replace homes in your area, including labor and construction materials.

Premium at-a-glance

Policy Premium **$711.20**

Summary of changes

	Previous	*Renewal*
Coverage: Dwelling	$241,000	$258,000

Your Farmers Policy

Policy Number: 30187-54-93
Effective: 3/28/2019 12:01 AM
Expiration: 3/28/2020 12:01 AM

Property Insured

2428 Devotion Ridge Dr
Henderson, NV 89052-5674

Your Farmers Agent

Laurie Yakubik
183 N Gibson Rd#150
Henderson, NV 89014
(702) 456-8119
lyakubik@farmersagent.com

To file a claim call
1-800-435-7764

Did you know?

Farmers Friendly Review
Contact your agent to learn more about the policy discounts, coverage options, and other product offerings that may be available to you.

Go Paperless
Save stamps, time and trees....Go Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!

Go Mobile
The Farmers® Mobile App gives you 24/7 account access on the go. Text GETAPP to 29141 to download it today!

Farmers Smart Plan Townhouse® Declarations

FARMERS INSURANCE

Policy Number: 30187-54-93
Effective: 3/28/2020 12:01 AM
Expiration: 3/28/2021 12:01 AM
Named Insured(s): Yousif Halloum
2428 Devotion Ridge Dr
Henderson, NV 89052-5674
noor123@aol.com
Property Insured: 2428 Devotion Ridge Dr
Henderson, NV 89052-5674
Underwritten By: Farmers Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums

Policy Premium **$698.30**

Your policy premium includes a Total Discount Savings of $323.35

*also see Information on Additional Fees below

This is not a bill.
Your bill with the amount due will be mailed separately.

Description of Property

Year of Construction	2004	*Age of Roof*	16
Construction Type	Frame W/ 0%-33% Masonry Veneer	*Occupancy*	Owner Occupied (Primary Res.)
Roof Type	Tile	*Number of Units*	1
Roof Surface Material Type	Tile		

Note: Roof Surface Material Type is a grouping of similar roof types for the purpose of claim settlement. Roof Surface Material Type will be verified at the time of claim investigation and corresponds to the schedule outlined in the "Definitions" section of your policy.

Property Coverage

Coverage	*Limit*	*Coverage*	*Limit*
Coverage A - Dwelling	$265,000	Coverage C - Personal Property	$106,000
Extended Replacement Cost (In Addition to Coverage A Limit)	10% ($26,500)	Contents Replacement Coverage	Not Covered
Coverage B - Separate Structures	$13,250	Coverage D - Loss of Use	$26,500
		Additional Living Expense Term	24 Months

Liability Coverage

Coverage	*Limit*	*Coverage*	*Limit*
Coverage E - Personal Liability	$100,000	Coverage F - Medical Payments To Others	$1,000
Personal Injury	Not Covered		
Association Loss Assessment	Not Covered		

Declarations (continued)

Additional Coverage Options

Coverage	Limit
Identity Fraud Expense Coverage	$15,000
Building Ordinance or Law (10% of Coverage A or B)	
Coverage A	$26,500
Coverage B	$1,325
Limited Matching Coverage for Siding and Roof Materials	$10,000
Access Coverage - Limited Water Coverage	See endorsement J7020

Coverage	Limit
Roof Materials Loss Settlement	Replacement Cost Value
Fence Replacement Cost	Covered
Coverage for Marring to Metal Roof Materials	See endorsement J7016

Deductible

	Deductible
Applicable to each covered loss	$1,000

You have accumulated $150 of Declining Deductibles® benefit to be used toward the deductible on your next covered loss.

How We Settle a Covered Loss for Property Claims

All loss settlement options, including replacement cost options, are subject to the terms, conditions and limitations stated in the policy, which includes its endorsements. Certain optional endorsements may contain their own loss settlement provisions not reflected here.

Property Losses	Loss Settlement Terms
Dwelling & Separate Structures (Pays up to the limits for Coverage A or B)	Replacement Cost
Roof Materials	Replacement Cost
Wall-to-Wall Carpet	Replacement Cost
Fence	Replacement Cost
Personal Property Contents (Pays up to the limit for Coverage C)	Actual Cash Value

Discounts Applied to Policy

Discount Type	Discount Type
Preferred Payment Plan	Claim Free
Non Smoker	HOA Gated
Good Payer	

Total Discount Savings **$323.35**

Declarations (continued)

Other Policy Features and Benefits

- Claim Forgiveness - this benefit prevents your premium from increasing as a result of your next claim after your policy has been in force for five years without a claim.
- Declining Deductibles® - This benefit reduces the amount of the deductible you will have to pay on a future loss. Refer to the Deductible section to see your earned benefit amount.

Mortgagee / Other Interest

1st Mortgagee	*Loan Number*	*2nd Mortgagee*	*Loan Number*
Caliber Home Loans, Inc ISAOA ATIMA PO Box 7731 Springfield, OH 45501-7731	9804248517	Wells Fargo Bank NA ISAOA PO Box 621530 Atlanta, GA 30362-3030	200771144900368

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document:
56-5640 1st ed.; J7016 1st ed.; J7017 1st ed.; J7020 1st ed.; J7023 1st ed.; NV037 1st ed.; 25-2480 6-12; 31-2275 5-17

Other Information

- Please contact your Farmers® agent for a free Farmers Friendly Review® so that you can ensure that your family is properly protected. Your agent can explain all of the policy discounts/credits, coverage options and our various other product offerings that may be available to you.
- Mortgagee pays premium for this policy.
- The attorney-in-fact (AIF) or management fee for your renewed policy will never exceed 20% of the policy's premiums and will be paid out of the premiums. You may wish to consider this information in deciding whether to accept or decline this offer to renew your policy.

Declarations (continued)

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

1. **Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
   - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **$0.00** (applied per account)
   - For other Recurring EFT plans: **$2.00** (applied per account)
   - For all other payment plans: **$5.00** (applied per account)
2. **Late Fee: $10.00** (applied per account)
3. **Returned Payment Charge: $25.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
4. **Reinstatement Fee: $25.00** (applied per policy)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Countersignature

Liam White

Authorized Representative

Farmers Smart Plan Townhouse® Declarations

FARMERS INSURANCE

Policy Number: 30187-54-93
Effective: 3/28/2021 12:01 AM
Expiration: 3/28/2022 12:01 AM
Named Insured(s): Yousif Halloum
2428 Devotion Ridge Dr
Henderson, NV 89052-5674
noor123@aol.com
Property Insured: 2428 Devotion Ridge Dr
Henderson, NV 89052-5674
Underwritten By: Farmers Insurance Exchange
6301 Owensmouth Ave.
Woodland Hills, CA 91367

Premiums

Full-term Premium (excluding fees)	$766.23
Prorated Premium	
Prior Period (3/13/2021 - 3/28/2021)	$0.00
Next Period (3/28/2021 - 3/28/2022)	$0.00
Total for this Transaction	**$0.00**

Your policy premium includes a Total Discount Savings of $355.50

*also see Information on Additional Fees below

This is not a bill.
Your bill with the amount due will be mailed separately.

Information on this declaration is effective 3/13/2021.

Description of Property

Year of Construction	2004	*Age of Roof*	17
Construction Type	Frame W/ 0%-33% Masonry Veneer	*Occupancy*	Owner Occupied (Primary Res.)
Roof Type	Tile	*Number of Units*	1
Roof Surface Material Type	Tile		

Note: Roof Surface Material Type is a grouping of similar roof types for the purpose of claim settlement. Roof Surface Material Type will be verified at the time of claim investigation and corresponds to the schedule outlined in the "Definitions" section of your policy.

Property Coverage

Coverage	*Limit*	*Coverage*	*Limit*
Coverage A - Dwelling	$276,000	Coverage C - Personal Property	$110,400
Extended Replacement Cost (In Addition to Coverage A Limit)	10% ($27,600)	Contents Replacement Coverage	Not Covered
Coverage B - Separate Structures	$13,800	Coverage D - Loss of Use	$27,600
		Additional Living Expense Term	24 Months

Liability Coverage

Coverage	*Limit*	*Coverage*	*Limit*
Coverage E - Personal Liability	$100,000	Coverage F - Medical Payments to Others	$1,000
Personal Injury	Not Covered		
Association Loss Assessment	Not Covered		

Declarations (continued)

Additional Coverage Options

Coverage	Limit
Identity Fraud Expense Coverage	$15,000
Building Ordinance or Law (10% of Coverage A or B)	
Coverage A	$27,600
Coverage B	$1,380
Limited Matching Coverage for Siding and Roof Materials	$10,000
Access Coverage - Limited Water Coverage	See endorsement J7020
Roof Materials Loss Settlement	Replacement Cost Value
Fence Replacement Cost	Covered
Coverage for Marring to Metal Roof Materials	See endorsement J7016

Deductible

Type of Loss	Deductible
Applicable to each covered loss	$1,000

► ***You have accumulated $200 of Declining Deductibles ® benefit to be used toward the deductible on your next covered loss.***

How We Settle a Covered Loss for Property Claims

All loss settlement options, including replacement cost options, are subject to the terms, conditions and limitations stated in the policy, which includes its endorsements. Certain optional endorsements may contain their own loss settlement provisions not reflected here.

Property Losses	Loss Settlement Terms
Dwelling & Separate Structures (Pays up to the limits for Coverage A or B)	Replacement Cost
Roof Materials	Replacement Cost
Wall-to-Wall Carpet	Replacement Cost
Fence	Replacement Cost
Personal Property Contents (Pays up to the limit for Coverage C)	Actual Cash Value

Discounts Applied to Policy

Discount Type	Discount Type
Preferred Payment Plan	Claim Free
Non Smoker	HOA Gated
Good Payer	

► **Total Discount Savings** **$355.50**

Declarations (continued)

Other Policy Features and Benefits

- Claim Forgiveness - this benefit prevents your premium from increasing as a result of your next claim after your policy has been in force for five years without a claim.
- Declining Deductibles® - This benefit reduces the amount of the deductible you will have to pay on a future loss. Refer to the Deductible section to see your earned benefit amount.

Mortgagee / Other Interest

2nd Mortgagee	*Loan Number*
Wells Fargo Bank NA ISAOA PO Box 621530 Atlanta, GA 30362-3030	200771144900368

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document:
56-5640 1st ed.; J7016 1st ed.; J7017 1st ed.; J7020 1st ed.; J7023 1st ed.; NV037 1st ed.; 31-2275 5-17; 25-2480 6-12; 31-2275 7-20

Other Information

- Please contact your Farmers® agent for a free Farmers Friendly Review® so that you can ensure that your family is properly protected. Your agent can explain all of the policy discounts/credits, coverage options and our various other product offerings that may be available to you.
- If you remain claim free during this policy term, you will earn a Claim Forgiveness benefit at renewal in recognition of your loyalty and excellent claim history with Farmers.
- Ask your Farmers® agent about flood insurance.

Declarations (continued)

*Information on Additional Fees

The "Fees" stated in the "Premium/Fees" section on the front apply on a per-policy, not an account basis. The following additional fees also apply:

1. **Service Charge per installment** (In consideration of our agreement to allow you to pay in installments):
   - For Recurring Electronic Funds Transfer (EFT) and fully enrolled online billing (paperless): **$0.00** (applied per account)
   - For other Recurring EFT plans: **$2.00** (applied per account)
   - For all other payment plans: **$5.00** (applied per account)
2. **Late Fee: $10.00** (applied per account)
3. **Returned Payment Charge: $25.00** (applied per check, electronic transaction, or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
4. **Reinstatement Fee: $25.00** (applied per policy)

If this account is for more than one policy, changes in these fees are not effective until the revised fee information is provided for each policy.

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Countersignature

Liam White

Authorized Representative

EXHIBIT "29"

Increase of Escrow Account

Caliber Home Loans letter dated August 19, 2019, on page 2, the 3rd paragraph increases of the Escrow Account resulted in increased the mortgage payment from $1,269.15 to $1,395.60 as of October 1, 2019.

CALIBER HOME LOANS

August 19, 2019

Yousif Halloum
c/o Michael J. Harker
2901 El Camino Ave., #200
Las Vegas, NV 89102

Sent via electronic upload to the CFPB portal

Re: Caliber Loan Number: 9804248517

CFPB Case Number: 190808-4292396
Property Address: 2428 Devotion Ridge Dr., Henderson, NV 89052

Dear Mr. Halloum:

Caliber Home Loans, Inc., hereafter known as Caliber, servicer of the above-referenced loan, provides this response to an inquiry received on August 8, 2019, from the Consumer Financial Protection Bureau ("CFPB"), wherein you state that you have remitted all required payments since the execution of a loan modification in 2016, yet Caliber is attempting to foreclose on the property.

Loan Background and Status

- The loan originated on May 17, 2007 with a principal balance of $388,000.00 with Wells Fargo Bank, N.A.
- The previous loan servicer was Wells Fargo Home Mortgage.
- Caliber became the servicer of the loan on November 17, 2015.
- The loan is contractually due for the June 1, 2019 and subsequent monthly installments.
- A Chapter 7 Bankruptcy (Case Number 16-16815) was filed on July 8, 2019.

Requested Clarification

The loan modification executed effective June 6, 2016 (copy enclosed) established a total monthly payment of $1,275.26, which included principal and interest ("P&I") of $1,027.99 and escrow of $247.27. The agreement further advised that the escrow payment amount may adjust periodically based on the amount of annual taxes and insurance owed. Please be advised that escrow analyses are conducted annually or as otherwise required to ensure sufficient funds are retained in the escrow account to satisfy all required tax and insurance disbursements, as applicable. In addition, the analyses ensure the required minimum escrow account balance known as a "cushion" is retained in the account throughout the 12-month period.

The first escrow analysis following the loan modification execution was conducted on January 26, 2017 (copy enclosed). The analysis anticipated total annual disbursements of $5,251.49 would be issued over the subsequent 12-month period, and thus determined a base monthly escrow payment

CALIBER HOME LOANS

Yousif Halloum
CFPB Case Number: 190808-4292396
8/19/19

of $437.62. As a result, the total monthly payment adjusted from $1,275.26 to $1,465.61, effective January 1, 2017. A subsequent analysis conducted on February 10, 2017 (copy enclosed), anticipated total annual disbursements of $9,451.49 would be issued over the subsequent 12-month period, and thus determined a base monthly escrow payment of $787.62. In addition, the analysis projected the base monthly payment would be insufficient to maintain the required escrow cushion; therefore, the analysis disclosed a shortage of (-) $1,575.24, which was spread over 12 months for a monthly shortage payment of $199.85. The total monthly payment adjusted from $1,465.61 to $2,015.46, effective February 1, 2017.

Despite the changes in the monthly payment amount, Caliber continued to receive payments of $1,275.21 throughout 2017. Since this amount was insufficient to satisfy the total monthly installments owed, the partial payments received were retained in a suspense/unapplied funds account until sufficient funds were obtained to satisfy the total monthly installment(s). Due to this, the payments due January 1, April 1, July 1, and September 1, 2017 were delinquent, and the loan has remained contractually delinquent since that time; however, it should be noted that Caliber has not referred the property to foreclosure at this time, nor do our records reflect that a demand letter has been issued as of the date of this correspondence. A copy of the loan's payment history while serviced by Caliber is enclosed for reference.

Please note that additional escrow analyses were conducted on July 31, 2017, July 17, 2018, and July 15, 2019 (copies enclosed). The total monthly payment is currently $1,269.15 and is scheduled to adjust to $1,395.60 as of October 1, 2019. As a reminder, Caliber does not accept partial payments, and if the total monthly installment is not received, the funds will be retained in a suspense/unapplied funds account until sufficient funds are received to satisfy the full contractual installment. The loan is contractually due for the June 1, 2019 and subsequent monthly installments, and there is currently a suspense/unapplied balance of $939.09. We encourage you to contact our Customer Service Department at 1-800-401-6587 to discuss payment arrangements as well as any additional questions or concerns you may have regarding the loan.

Sincerely,

Felicia Gamble

Felicia Gamble
Vice President
Customer Advocacy and Response Team

Enclosure(s)

EXHIBIT "30"

Caliber Home Loans Acknowledged

Seven (7) Trial Payments were made: two (2) received by Wells Fargo and five (5) received by Caliber Home Loans

CALIBER HOME LOANS

April 19, 2016

Yousif Halloum
2428 Devotion Ridge D
Henderson, NV 89052

Sent via UPS: 1Z08506X0292342263

Re: Loan Number: 9804248517
CFPB Case Number: 160404-001769

Dear Mr. Halloum:

Caliber Home Loans, Inc., hereafter known as Caliber, servicer of the above-referenced loan, provides this response to an inquiry received April 4, 2016 from the Consumer Financial Protection Bureau ("CFPB"), wherein you expressed the following concerns:

(i) You received a trial period plan notice for a loan modification from Wells Fargo Home Mortgage, the servicer of your home loan.

(ii) You made the first two months payments on time to Wells Fargo. On August 26, 2015 an approval letter from Fannie Mae for the loan modification with set terms was sent to Wells Fargo and a copy was sent to you by Wells Fargo.

(iii) On October 27, 2015 you received a letter from Wells Fargo stating that Fannie Mae, the investor on your home loan, had changed the servicer to Caliber. This letter also stated in paragraph 2, "rest assured, this does not affect any terms or conditions of your mortgage", and advised you to keep making the payments to Caliber.

(iv) You made your third month's payment of the trial period on time to Caliber and expected them to complete the loan modification on your home loan.

(v) Caliber changed the terms of the loan modification, which was approved by Fannie Mae, to unfavorable terms.

(vi) You rejected the terms of the loan modification because of the deviation from the approved and committed terms of Fannie Mae, and because you were assured by Wells Fargo there would be no change in the terms or conditions of your approved modification. You urged Caliber to stick to the approved terms.

(vii) You received a letter from Caliber dated January 11, 2016 stating the loan is delinquent in the amount of $59,919.80.

(viii) You would like to confirm that the same monthly payment continued to be made current as of the date of your submission to the CFPB.

(ix) You filed a fraud mortgage complaint with the State of Nevada Office of the Attorney General on March 16, 2016. You forwarded a copy of this complaint to Caliber and urged them to honor the committed and approved loan modification terms.

(x) You received a mail from Caliber dated March 24, 2016 denying the loan modification.

CALIBER HOME LOANS

Yousif Halloum
Re: CFPB Case # 160404-001769
4/19/16
Page 2

Loan Background and Status

Our records reflect the following key events related to the loan:

- May 17, 2007: The loan originated with a principal balance of $388,000.00 with Wells Fargo Bank, N.A.
- The previous servicer of the loan was Wells Fargo Home Mortgage.
- Caliber began servicing the loan on November 17, 2015.
- The loan is due for the January 1, 2014 and subsequent payments.
- The last payment was received on April 7, 2016.
- A loan modification was approved on April 11, 2016.

Investor Clarification

Please be advised the current investor of your loan is LSF9 Master Participation Trust, by its Trustee U.S. Bank Trust, N.A., through Caliber Home Loans, Inc. as attorney in fact for the Trustee. The investor of the loan is not Fannie Mae as you state in your CFPB inquiry.

Assistance

Our records indicate that the prior servicer approved a trial period plan ("TPP") on August 26, 2015 which required three (3) monthly payments to be made in the amount of $1,274.85 due on October 1, 2015, November 1, 2015, and December 1, 2015. Please note a letter was sent to you from the prior servicer on September 8, 2015 advising a title issue needed to be resolved before final modification documents could be completed (copy enclosed).

Caliber has further reviewed our loan modification efforts put forth on the loan. Below is a timeline of events surrounding all modification efforts by Caliber:

- November 17, 2015- Caliber began servicing the loan.
- November 23, 2015 – Caliber updated the loan to reflect the prior servicer's agreement wherein you had a trial payment plan which was approved.
  - *3 payments were made under this agreement.*
- December 18, 2015 – A final loan modification was approved honoring the prior servicer's terms:
  - 2.00% Fixed Interest rate
  - New Principal and Interest payment: $1,206.66
  - New Escrow Payment: $247.39
  - New Total Monthly Payment: $1,350.34

EXHIBIT "31"

Caliber Home Loans and Fay Servicing disregarding RESPA requirements of proper escrow analysis guide.

RESPA Escrow Analysis Guide

Over 35 years have passed since HUD established statutes under the Real Estate Settlements Procedures Act (RESPA) protecting consumers from predatory practices during the home buying process. These regulations detail proper methods for communicating crucial loan and settlement information as well as appropriate lender partnerships.

Of particular importance are RESPA disclosure requirements concerning proper escrow account analysis, financing, and reporting. The purpose of this memorandum is to revisit these specific escrow regulations and provide affiliates with the tools necessary for compliance.

Although establishing an escrow account is not required by law, Habitat for Humanity International strongly encourages affiliates to create escrow accounts as best practice for asset protection. All escrow accounts must conform to RESPA regulations.

Regulations

The following outlines lenders' responsibilities for escrow accounts under RESPA:

Escrow Account Management Practices

- RESPA mandates that escrow account funds be used for the payment of taxes and insurance premiums.
- Escrow account funds must be kept separate from any other funds, e.g. personal, or business. Escrow deposits are not the property the lender. These funds cannot compliment or substitute the lender's operations.
- It is not necessary to keep a separate bank account for each borrower but the accounting records must segregate balances and activity by borrower.
- Lenders must make timely payments from the escrow account. If the lender makes a late payment, any penalties must be paid by the lender and cannot be charged against the homeowner's account.
- Negligence on the part of the lender is a prosecutable offense.
- Lenders are required to make disbursements from the escrow account in installments if the tax and insurance entities offer that option. Incremental payments reduce the possibility of deficiencies in the account created by a large lump sum disbursement.

Yearly Escrow Account Analysis

RESPA requires that lenders analyze the escrow accounts of each borrower at least once a year to determine the appropriate target balance; to evaluate whether surpluses, shortages, or deficiencies exist; and to forecast the following year's monthly payments.

A written statement of the analysis detailing prior account activity and any future adjustments must be provided to the borrower.

Escrow analysis ensures that accounts are properly funded and that borrowers have accurate information about tax and insurance expenses for budgeting purposes.

Amount of Money in Escrow Account

RESPA set limits on the amount of money a lender can require a borrower to deposit into an escrow account for the payment of taxes and insurance premiums.

Monthly deposits into the account shall not exceed 1/12th of the estimated total expenses.

A cushion can be added to cover potential increases but it cannot be greater than 1/6th of the estimated total expenses.

Escrow Calculator

The following details the steps for analyzing an escrow account to establish accurate and appropriate payment and balance information. **See Exhibit A at the end of this document.**

The yellow cells indicate data entry areas; the affiliate must supply figures for these spaces. All other cells contain formulas and will automatically display results once the yellow cells are filled in.

1. **Escrow analysis begins with itemizing taxes and insurance premiums.**
   - List each expense paid out of the account by type and payee, including the estimated amount and due date. Estimates should be based on the latest tax and insurance information.
   - "Annual Escrow" and "Monthly Escrow" will be computed automatically.
   - List the start date of the escrow year.

2. **The "Deposits" column lists the monthly deposits into the account.**

3. **Detail the monthly payouts from the account.**

   Disbursements for taxes and insurance should be listed by the estimated amount in the month the expense is due.

4. **The "Base Bal." column determines the minimum initial balance needed for the account to never go below zero.**

5. **The "Req. Bal" column determines the required monthly balances for the account to never be negative.**

Calculate a cushion. Determine if a surplus or shortage exists.

- List the amount of the homeowner's previous balance at the start of the new escrow year. If a new escrow account is being established there will be no previous balance.
- The "Required Funding" figure, the balance needed at the beginning of the year for the account to never be negative, will automatically be calculated.
- Enter a cushion of 2 or less months. (RESPA requires that a lender's escrow cushion cannot exceed 2 monthly escrow deposits.)

The "Adjusted Req. Bal" column adjusts the required balance to reflect the cushion.

Surplus / (Shortage) Assessment

Evaluating surpluses and shortages is a crucial part of escrow analysis as it establishes the foundation for proper account funding and general compliance.

Section 6 of the worksheet will automatically compute the surplus or shortage; it is here that the lender must take proper actions to ensure RESPA guidelines are being observed.

RESPA mandates the following guidelines for surpluses and shortages:

- ***Surpluses can be handled by one of the following options***:
  - Any excess of $50 or more must be returned to the borrower
  - Any excess less than $50 can be used to reduce the following year's monthly escrow payments*
- ***Shortages can be handled by one of the following options***:
  - Repaid in equal monthly installments over the next year*
  - If the shortage is less than one month's escrow payment, the lender can require a lump sum payment due within 30 days
  - The lender can choose to take no action. If the shortage is allowed to exist, the lender must advance any necessary funds.

**The "Monthly option given shortage/surplus" cell in section 6 will adjust the amount of the "New Escrow Payments" by the shortage or surplus (less than $50). This will be the borrower's new monthly contribution into the account.*

Exhibit A

Yellow field are data entry fields. All other fields are calculated.

TAXES AND INSURANCE			
Expense Type	**Payee**	**Estimate**	**Due Month**
Insurance:	State Farm	200.00	April
City Taxes:	City	600.00	Quarterly in Sept, Dec., Mar., June
County Taxes:	County	550.00	January
School Taxes	School	550.00	September
Annual Escrow		1,900.00	
Monthly Escrow		158.33	(rounded)
New Escrow Starts		01/01/11	

SURPLUS/ (SHORTAGE) CALCULATOR	
Y/E Homeowner Balance 12/31/10	500.00
Required Funding	391.67
Months	2
Affiliate cushion	316.67
Surplus/(Shortage)*	$ (208.34)
New Escrow Payment	158.33
Monthly option given shortage	$ 175.00
* Y/E balance - (required funding + cushion)	

RESPA ESCROW CALCULATOR

		Deposits	Payouts	Base bal.	Req. Bal	Adjusted Req. Bal	
	Initial			0.00	391.67	708.34	
ESCROW YEAR	January	158.33	550.00	(391.67)	0.00	316.67	Lowest Bal
	February	158.33	0.00	(233.33)	158.33	475.00	
	March	158.33	150.00	(225.00)	166.67	483.34	
	April	158.33	200.00	(266.67)	125.00	441.67	
	May	158.33	0.00	(108.34)	283.33	600.00	
	June	158.33	150.00	(100.00)	291.67	608.34	
	July	158.33	0.00	58.33	450.00	766.67	
	August	158.33	0.00	216.66	608.33	925.00	
	September	158.33	700.00	(325.00)	66.66	383.33	
	October	158.33	0.00	(166.67)	225.00	541.67	
	November	158.33	0.00	(8.34)	383.33	700.00	
	December	158.33	150.00	(0.00)	391.66	708.33	
	Total	1900.00	1900.00				

1 2 3 4 5 6 7

EXHIBIT "E"

BANK STATEMENTS OF PAYMENT HISTORY IMMEDIATELY AFTER THE APPROVAL OF THE LOAN MODIFICATION

June 1, 2016 through December 31, 2016

CHASE

JPMorgan Chase Bank, N.A.
P O Box 659754
San Antonio, TX 78265-9754

June 08, 2016 through July 08, 2016
Account Number: [redacted]

CUSTOMER SERVICE INFORMATION

Web site:	**Chase.com**
Service Center:	**1-800-935-9935**
Deaf and Hard of Hearing:	1-800-242-7383
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

00001524 DRE 703 141 19116 YNYNNNNNNNN T 1 000000000 05 0000
YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	**$1,724.09**
Deposits and Additions	5,398.28
Checks Paid	- 69.00
ATM & Debit Card Withdrawals	- 3,245.45
Electronic Withdrawals	- 1,658.41
Other Withdrawals	- 512.48
Fees	- 55.00
Ending Balance	**$1,582.03**

Interest Paid Year-to-Date $0.06

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
1197 ^	06/13	$69.00
Total Checks Paid		**$69.00**

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

^ An image of this check may be available for you to view on Chase.com.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		**$1,724.09**
06/08	Service Fee Reversal	**25.00**	1,749.09
06/08	Katzakian Proper Ownerfunds PPD ID: 1680453648	**1,743.40**	3,492.49
06/08	Card Purchase 06/08 Cox*Las Vegas Comm Sv 702-383-4000 NV Card 2924	- 208.73	3,283.76
06/08	06/08 Wire Transfer Via: Bk Amer Nyc/026009593 A/C: Caliber Home Loans Ref: For Further Credit To Yousif Halloum Loan# 9804248517 Imad: 0608B1Qgc01C012602 Trn: 4309800160Es	- 1,274.85	[illegible]
06/08	Domestic Wire Fee	- 35.00	1,973.91

[redacted]

P.O. Box 15284
Wilmington, DE 19850

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

[redacted] Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
[redacted] bankofamerica.com
[redacted] Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

[redacted] Please see the Account Changes section of your statement for details regarding important changes to your account.

Your BofA Core Checking

for July 11, 2016 to July 18, 2016 [redacted]

Account number: [redacted]

YOUSIF H HALLOUM

Account summary

Beginning balance on July 11, 2016	$0.00
Deposits and other additions	1,500.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,275.26
Checks	-0.00
Service fees	-0.00
Ending balance on July 18, 2016	**$224.74**

7 2 0

What is your credit score and how does it work?

Watch our easy-to-understand video at BetterMoneyHabits.com to learn important facts about your credit score

Better Money Habits®

[illegible] Bank of America [illegible]

[redacted]

Your checking account

YOUSIF H HALLOUM | Account # [redacted] | July 11, 2016 to July 18, 2016

Deposits and other additions

Date	Description	Amount
07/11/16	Counter Credit	1,500.00
Total deposits and other additions		**$1,500.00**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
07/12/16	CALIBER HOME LOA DES:DRAFT PMT ID:9804248517 INDN:HALLOUM Y 428 CO ID:3136131491 WEB	-1,275.26
Total other subtractions		**-$1,275.26**

To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

Here's a tip

Traveling soon? Help avoid possible interruptions to your card.

Whether you're traveling out of state or out of the country, you can quickly set your travel dates in Online or Mobile Banking to help avoid possible interruptions to your debit or credit card use while away.

Set your travel notice in Mobile Banking or at **bankofamerica.com/trip**.

[redacted]

P.O. Box 15284
Wilmington, DE 19850

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

[redacted] Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
[redacted] bankofamerica.com
[redacted] Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your BofA Core Checking

for July 19, 2016 to August 18, 2016

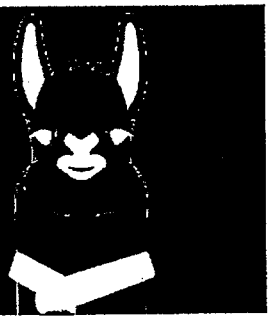
YOUSIF H HALLOUM [redacted]

Account number: [redacted]

Account summary

Beginning balance on July 19, 2016	$224.74
Deposits and other additions	3,300.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,275.26
Checks	-0.00
Service fees	-0.00
Ending balance on August 18, 2016	**$2,249.48**

"Hey. Our Mobile Banking app learned Spanish."
–The Llama
Enjoy the convenience and security offered by our Mobile Banking app, now also in Spanish.
For more information or to get the Mobile Banking app in Spanish, visit bankofamerica.com/appmovil
Not all content will be available in Spanish in the Mobile Banking app



[redacted]

Your checking account

YOUSIF H HALLOUM | Account # [redacted] | July 19, 2016 to August 18, 2016

Deposits and other additions

Date	Description	Amount
07/25/16	Counter Credit	1,000.00
07/25/16	Counter Credit	300.00
08/16/16	Counter Credit	2,000.00
Total deposits and other additions		**$3,300.00**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
08/15/16	CALIBER HOME LOA DES:DRAFT PMT ID:9804248517 INDN:HALLOUM Y 428 ID:3136131491 WEB	-1,275.26
Total other subtractions		**-$1,275.26**

Learn how to tackle the high costs of a college education

Get ideas to help you save and invest now at **merrilledge.com/tacklingcollege**

MERRILL EDGE

Investment products | Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value

[redacted]

P.O. Box 15284
Wilmington, DE 19850

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

- Customer service: 1.800.432.1000
  TDD/TTY users only: 1.800.288.4408
  En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
  P.O. Box 25118
  Tampa, FL 33622-5118

Your BofA Core Checking

for August 19, 2016 to September 19, 2016

Account number: [redacted]

YOUSIF H HALLOUM

Account summary

Beginning balance on August 19, 2016	$2,249.48
Deposits and other additions	1,000.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,275.26
Checks	-0.00
Service fees	-0.00
Ending balance on September 19, 2016	**$1,974.22**

Overdraft Protection helps you get peace of mind

Overdraft Protection helps you avoid overdraft fees and declined transactions by automatically transferring available funds when they're needed from one of your eligible Bank of America accounts to an eligible checking account.*

Go to Profile & Settings then **Overdraft Protection** to enroll.

[redacted]

Your checking account

YOUSIF H HALLOUM | Account # [redacted] | August 19, 2016 to September 19, 2016

Deposits and other additions

Date	Description	Amount
09/16/16	Counter Credit	1,000.00
Total deposits and other additions		**$1,000.00**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
* 09/13/16	CALIBER HOME LOA DES:DRAFT PMT ID:9804248517 INDN:HALLOUM Y 428 CO ID:3136131491 WEB	-1,275.26
Total other subtractions		**-$1,275.26**

Leave paper behind

Switch to secure paperless statements and documents today.

[illegible]

To switch in minutes, go to Statements & Documents and click on Manage Paperless Settings

[illegible]

[redacted]

P.O. Box 15284
Wilmington, DE 19850

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

- Customer service: 1.800.432.1000
  TDD/TTY users only: 1.800.288.4408
  En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
  P.O. Box 25118
  Tampa, FL 33622-5118

Your BofA Core Checking

for September 20, 2016 to October 18, 2016 [redacted]

Account number: [redacted]

YOUSIF H HALLOUM

Account summary

Beginning balance on September 20, 2016	$1,974.22
Deposits and other additions	1,706.10
ATM and debit card subtractions	-503.75
Other subtractions	-1,275.26
Checks	-0.00
Service fees	-2.50
Ending balance on October 18, 2016	**$1,898.81**

Wherever you are in life, we're here
Meet one on one with a specialist. It can make a big difference in pursuing your goals.
Buy a home | Create a savings plan | Save for your child's future | Plan long-term goals
bankofamerica.com/talk

[redacted]

Your checking account

YOUSIF H HALLOUM | Account # [redacted] | September 20, 2016 to October 18, 2016

Deposits and other additions

Date	Description	Amount
09/20/16	Counter Credit	206.10
10/11/16	Counter Credit	1,500.00
Total deposits and other additions		**$1,706.10**

Withdrawals and other subtractions

ATM and debit card subtractions

Date	Description	Amount
10/05/16	50031 NVGVRSTAT 10/04 #000009669 WITHDRWL 2300 PASEO VERDE HENDERSON NV	-503.75
Total ATM and debit card subtractions		**-$503.75**

Other subtractions

Date	Description	Amount
* 10/13/16	CALIBER HOME LOA DES:DRAFT PMT ID:9804248517 INDN:HALLOUM Y 428 CO ID:3136131491 WEB	-1,275.26
Total other subtractions		**-$1,275.26**

Show your #troopthanks

We're helping veterans and their families with free financial education, career opportunities, support for military-friendly organizations in your community.

Join us! Tag photos and messages with #troopthanks, or visit bankofamerica.com/military support

Bank of America Corporation

[redacted]

P.O. Box 15284
Wilmington, DE 19850

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

[redacted] Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
[redacted] bankofamerica.com
[redacted] Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your BofA Core Checking

for October 19, 2016 to November 16, 2016 [redacted]

Account number: [redacted]

YOUSIF H HALLOUM

Account summary

Beginning balance on October 19, 2016	$1,898.81
Deposits and other additions	1,000.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,275.26
Checks	-0.00
Service fees	-0.00
Ending balance on November 16, 2016	**$1,623.55**

Leave paper behind

Switch to secure paperless statements and documents today.

Update your paperless settings and get your eligible statements and documents online rather than by mail. Easily access your documents online and retrieve them when you want.

To switch in minutes, go to Statements & Documents and click on Manage Paperless Settings

©2016 Bank of America Corporation

[redacted]

Your checking account

YOUSIF H HALLOUM | Account # [redacted] | October 19, 2016 to November 16, 2016

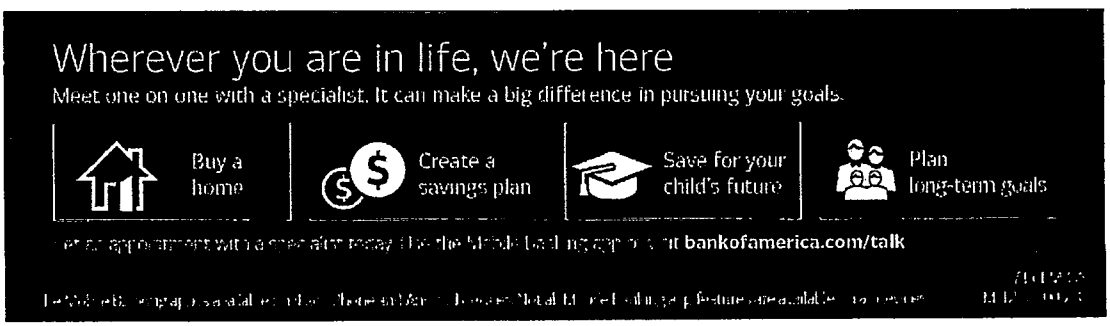
Deposits and other additions

Date	Description	Amount
11/08/16	Counter Credit	1,000.00
Total deposits and other additions		**$1,000.00**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
11/09/16	CALIBER HOME LOA DES:DRAFT PMT ID:9804248517 INDN:HALLOUM Y 428 CO ID:3136131491 WEB	-1,275.26
Total other subtractions		**-$1,275.26**



[redacted]

P.O. Box 15284
Wilmington, DE 19850

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

- Customer service: 1.800.432.1000
  TDD/TTY users only: 1.800.288.4408
  En Español: 1.800.688.6086
- bankofamerica.com
- Bank of America, N.A.
  P.O. Box 25118
  Tampa, FL 33622-5118

Please see the Account Changes section of your statement for details regarding important changes to your account.

Your BofA Core Checking

for November 17, 2016 to December 16, 2016 [redacted]

Account number: [redacted]

YOUSIF H HALLOUM

Account summary

Beginning balance on November 17, 2016	$1,623.55
Deposits and other additions	0.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,275.26
Checks	-0.00
Service fees	-12.00
Ending balance on December 16, 2016	**$336.29**



[redacted]

Your checking account

YOUSIF H HALLOUM | Account # [redacted] | November 17, 2016 to December 16, 2016

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
12/15/16	CALIBER HOME LOA DES:DRAFT PMT ID:9804248517 INDN:HALLOUM Y 428 CO ID:3136131491 WEB	-1,275.26
Total other subtractions		**-$1,275.26**

Service fees

Date	Transaction description	Amount
12/16/16	Monthly Maintenance Fee	-12.00
Total service fees		**-$12.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

Tell us what you're thinking

Join the **Bank of America® Advisory Panel**. You'll help us learn what we're doing right and what we can do better. And, just for joining, you'll be entered into a drawing for a chance to win a $3,000 Visa® gift card.

To learn more and join, enter code CADD at **bankofamerica.com/advisorypanel.**

EXHIBIT "F"

BANK STATEMENTS OF PAYMENT HISTORY AFTER THE APPROVAL OF THE LOAN MODIFICATION

January 1, 2017 through December 31, 2017

[redacted]

P.O. Box 15284
Wilmington, DE 19850

January 2017

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

[redacted] Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
[redacted] bankofamerica.com
[redacted] Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your BofA Core Checking

for December 17, 2016 to January 18, 2017 [redacted]

Account number: [redacted]

YOUSIF H HALLOUM

Account summary

Beginning balance on December 17, 2016	$336.29
Deposits and other additions	1,500.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,276.26
Checks	-0.00
Service fees	-12.00
Ending balance on January 18, 2017	**$548.03**

[redacted]

[redacted]

Your checking account

YOUSIF H HALLOUM | Account # [redacted] | December 17, 2016 to January 18, 2017

Deposits and other additions

Date	Description	Amount
01/09/17	Counter Credit	1,500.00
Total deposits and other additions		**$1,500.00**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
01/12/17	WIRE TYPE:BOOK OUT DATE:170112 TIME:0505 ET TRN:2017011100381032 RELATED REF:K2KH5G5FG BNF:CALIBER HOME LOANS INC ID:001291063793 PMT DET:for further credit to Yusif Halloum// Loan 9804248517	-1,276.26
Total other subtractions		**-$1,276.26**

Service fees

Date	Transaction description	Amount
01/18/17	Monthly Maintenance Fee	-12.00
Total service fees		**-$12.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

[redacted]

[redacted]

P.O. Box 15284
Wilmington, DE 19850

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

[redacted] Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
[redacted] bankofamerica.com
[redacted] Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your BofA Core Checking

for January 19, 2017 to February 14, 2017 [redacted]

Account number: [redacted]

YOUSIF H HALLOUM

Account summary

Beginning balance on January 19, 2017	$548.03
Deposits and other additions	1,000.00
ATM and debit card subtractions	-0.00
Other subtractions	-1,275.26
Checks	-0.00
Service fees	-12.00
Ending balance on February 14, 2017	**$260.77**

PUT DOWN LIMITS.
PICK UP HOPE.

Join us in celebrating Special Olympics athletes as they represent the United States at the World Winter Games in Austria March 14 to 25.

Together we can put down limits. #pickuphope and build a more inclusive world. Learn more at bankofamerica.com/supportinginclusion

Bank of America

SPECIAL OLYMPICS USA

[redacted]

Your checking account

YOUSIF H HALLOUM | Account #[redacted] | January 19, 2017 to February 14, 2017

Deposits and other additions

Date	Description	Amount
01/30/17	Counter Credit	1,000.00
Total deposits and other additions		**$1,000.00**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
02/06/17	Caliber Home Loans Bill Payment	-1,275.26
Total other subtractions		**-$1,275.26**

Service fees

Date	Transaction description	Amount
02/14/17	Monthly Maintenance Fee	-12.00
Total service fees		**-$12.00**

Note your Ending Balance already reflects the subtraction of Service Fees.

Read our article online:
"How much do I *really* need to save for retirement?"
Find out if you're saving enough at **merrilledge.com/howmuch**
MERRILL EDGE
Investment products | Are Not FDIC Insured | Are Not Bank Guaranteed | May Lose Value

[redacted]

P.O. Box 15284
Wilmington, DE 19850

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON, NV 89052-5674

Customer service information

[redacted] Customer service: 1.800.432.1000
TDD/TTY users only: 1.800.288.4408
En Español: 1.800.688.6086
[redacted] bankofamerica.com
[redacted] Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your BofA Core Checking

for February 15, 2017 to March 20, 2017 [redacted]

Account number: [redacted]

YOUSIF H HALLOUM

Account summary

Beginning balance on February 15, 2017	$260.77
Deposits and other additions	3,000.00
ATM and debit card subtractions	-0.00
Other subtractions	-3,260.77
Checks	-0.00
Service fees	-0.00
Ending balance on March 20, 2017	**$0.00**

Here's a tip

Sending money is quick and easy

Use Mobile or Online Banking to send or transfer money:

- [redacted]
- [redacted]
- [redacted]

For more information, including step-by-step videos, go to **bankofamerica.com/transfers.**

[redacted]

[redacted]

Your checking account

YOUSIF H HALLOUM | Account #[redacted] | February 15, 2017 to March 20, 2017

Deposits and other additions

Date	Description	Amount
02/21/17	Counter Credit	1,500.00
03/13/17	Counter Credit	1,500.00
Total deposits and other additions		**$3,000.00**

Withdrawals and other subtractions

Other subtractions

Date	Description	Amount
* 03/06/17	Caliber Home Loans Bill Payment	-1,275.26
03/15/17	Customer Withdrawal Image	-1,985.51
Total other subtractions		**-$3,260.77**

Here's a tip

Sending money is quick and easy

Use Mobile or Online Banking to send or transfer money:

For more information, including step-by-step videos, go to **bankofamerica.com/transfers.**

Wells Fargo Everyday Checking

Account number: [redacted] ■ March 14, 2017 - April 13, 2017 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 3/14	$0.00
Deposits/Additions	5,283.02
Withdrawals/Subtractions	- 2,379.08
Ending balance on 4/13	**$2,903.94**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/14		Deposit	100.00		100.00
3/15		eDeposit IN Branch/Store 03/15/17 11:17:40 Am 10010 S Eastern Ave Henderson NV 5346	3,513.22		3,613.22
3/20		Bill Pay NV Energy -South on-Line Xxxxxxxxxxxx15620 on 03-20		83.82	3,529.40
3/21		Harland Clarke Check/Acc. 032017 00005507575488 Yousif H Halloum		20.00	3,509.40
4/5		Bill Pay Caliber Home Loa on-Line xxxxx48517 on 04-05		1,275.26	[illegible]
4/6		Katzakian Proper Ownerfunds 170405 8 Yousif Hallou Yousif Halloum	1,669.80		3,903.94
4/10	2002	Check		1,000.00	2,903.94
Ending balance on 4/13					**2,903.94**
Totals			**$5,283.02**	**$2,379.08**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount
2002	4/10	1,000.00

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 03/14/2017 - 04/13/2017 | Standard monthly service fee $10.00 | You paid $0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	$1,500.00	$100.00 ☐
· Total amount of qualifying direct deposits	$500.00	$1,669.80 ☑
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	0 ☐
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) ***(applied when box is checked)***

Age of primary account owner is 17 - 24 ($5.00 discount) ☐

RC/RC

☑ IMPORTANT ACCOUNT INFORMATION

Periodically, it is necessary to update selected sections of the disclosures you received when you opened your account. These updates provide you with the most up to date account information and are very important; so please review this information carefully and feel free to contact us with any questions or concerns.

Wells Fargo Everyday Checking

Account number: [redacted] ■ May 1, 2017 - May 31, 2017 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☐	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☐	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 5/1	$3,073.27
Deposits/Additions	3,055.10
Withdrawals/Subtractions	- 3,265.93
Ending balance on 5/31	**$2,862.44**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825) Ins =3

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/1		Purchase authorized on 04/27 City of Lv Parking Las Vegas NV S387117662778240 Card 5346		6.00	3,067.27
5/5		Bill Pay Caliber Home Loa Recurringxxxxx48517 on 05-05		1,275.26	[illegible]
5/8		Purchase authorized on 05/08 Sams Club Sam's Club Las Vegas NV P00000000371832458 Card 5346		49.39	1,742.62
5/9		Katzakian Proper Ownerfunds 170508 9 Yousif Hallou Yousif Halloum	1,743.40		3,486.02
5/11		Recurring Payment authorized on 05/11 AOL*Fs Support.Com 866-485-9217 VA S307130652526708 Card 5346		3.99	
5/11		Recurring Payment authorized on 05/11 AOL*Fs Systemmech 866-485-9217 VA S587130652528744 Card 5346		4.99	
5/11		Purchase authorized on 05/11 AOL*Fs Aoltechfort 866-485-9217 TX S627131548743549 Card 5346		3.99	
5/11		Recurring Payment authorized on 05/11 AOL*Fs Computerche 866-485-9225 VA S307130652537095 Card 5346		4.99	
5/11		Recurring Payment authorized on 05/11 AOL*Fs Assist By A 866-485-9217 VA S587130652539492 Card 5346		19.99	
5/11	2006	Check		1,000.00	2,448.07
5/12		Purchase authorized on 05/11 Safeco Insurance C 800-332-3226 MA S387131795997757 Card 5346		650.06	1,798.01
5/17		SSA Treas 310 Xxsoc Sec 051717 xxxxx2986A SSA Yousif H Halloum	1,311.70		
5/17		Recurring Payment authorized on 05/17 AOL* Service 800-827-6364 VA S307136049964650 Card 5346		14.95	
5/17		Recurring Payment authorized on 05/17 AOL*Fs Systemmech 866-485-9217 VA S307136050749067 Card 5346		1.51	
5/17		Recurring Payment authorized on 05/17 AOL*Voice Svcs 866-265-4415 VA S387136051066649 Card 5346		4.95	3,088.30
5/25		Cox Comm Las Bankdraft 052517 476089320303001 Iman Halloum		225.86	2,862.44
Ending balance on 5/31					**2,862.44**
Totals			**$3,055.10**	**$3,265.93**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount
2006	5/11	1,000.00

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 05/01/2017 - 05/31/2017	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Minimum daily balance	$1,500.00	$1,742.62 ☑
· Total amount of qualifying direct deposits	$500.00	$3,055.10 ☑
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	11 ☑
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Wells Fargo Everyday Checking

Account number: [redacted] ■ June 1, 2017 - June 30, 2017 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☐	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☐	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 6/1	$2,862.44
Deposits/Additions	2,811.74
Withdrawals/Subtractions	- 2,985.53
Ending balance on 6/30	**$2,688.65**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/2		Bank Originated Credit	0.04		2,862.48
6/6		eDeposit IN Branch/Store 06/06/17 03:18:01 Pm 10010 S Eastern Ave Henderson NV 5346	1,500.00		
6/6	*	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 06-06		1,275.26	~~2,087.22~~
6/8	2005	Check		1,000.00	2,087.22
6/9		Purchase authorized on 06/09 AOL*Fs Aoltechfort 866-485-9217 TX S587160086499252 Card 5346		3.99	
6/9		Purchase authorized on 06/09 AOL*Fs Assist By A 866-485-9217 VA S387160086498573 Card 5346		19.99	
6/9		Recurring Payment authorized on 06/09 AOL*Fs Computerche 866-485-9225 VA S307160090874738 Card 5346		4.99	2,058.25
6/15		Recurring Payment authorized on 06/15 AOL* Service 800-827-6364 VA S587166088183057 Card 5346		14.95	2,043.30
6/16		Recurring Payment authorized on 06/15 Polar Air & Heatin 702-458-8895 NV S387166156570931 Card 5346		14.95	2,028.35
6/21		SSA Treas 310 Xxsoc Sec 062117 xxxx2986A SSA Yousif H Halloum	1,311.70		3,340.05
6/23		NV Energy South Npc Pymt 023487491951562 Yousif Halloum		409.00	2,931.05
6/26		Cox Comm Las Bankdraft 062517 476089320303001 Iman Halloum		242.40	2,688.65
Ending balance on 6/30					**2,688.65**
Totals			**$2,811.74**	**$2,985.53**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount
2005	6/8	1,000.00

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 06/01/2017 - 06/30/2017	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Minimum daily balance	$1,500.00	$2,028.35 ☑
· Total amount of qualifying direct deposits	$500.00	$1,311.70 ☑
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	5 ☐
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) ***(applied when box is checked)***

Age of primary account owner is 17 - 24 ($5.00 discount) ☐

RC/RC

IMPORTANT ACCOUNT INFORMATION

Wells Fargo Everyday Checking

Account number: [redacted] ■ July 1, 2017 - July 31, 2017 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 7/1	$2,688.65
Deposits/Additions	3,611.70
Withdrawals/Subtractions	- 4,059.09
Ending balance on 7/31	**$2,241.26**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/3		eDeposit IN Branch/Store 07/03/17 09:14:33 Am 10010 S Eastern Ave Henderson NV 5346	2,300.00		4,988.65
7/5		Purchase authorized on 07/03 Apria-Medical Equi 949-639-4217 CA S467184726491002 Card 5346		48.27	4,940.38
7/6	*	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 07-06		1,275.26	[illegible]
7/10		Purchase authorized on 07/09 AOL*Fs Assist By A 866-485-9217 VA S307190086475607 Card 5346		19.99	
7/10		Purchase authorized on 07/09 AOL*Fs Aoltechfort 866-485-9217 TX S387190086498825 Card 5346		3.99	
7/10		Recurring Payment authorized on 07/09 AOL*Fs Computerche 866-485-9225 VA S307190091224501 Card 5346		4.99	3,636.15
7/12	8193	Check		144.00	3,492.15
7/14	8145	Check		1,300.00	2,192.15
7/17		Recurring Payment authorized on 07/15 AOL* Service 800-827-6364 VA S307196088868626 Card 5346		14.95	
7/17		Recurring Payment authorized on 07/15 Polar Air & Heatin 702-458-8895 NV S387196147354335 Card 5346		14.95	2,162.25
7/19		SSA Treas 310 Xxsoc Sec 071917 xxxxx2986A SSA Yousif H Halloum	1,311.70		3,473.95
7/21	8194	Check		1,000.00	2,473.95
7/25		Cox Comm Las Bankdraft 072517 476089320303001 Iman Halloum		232.69	2,241.26
Ending balance on 7/31					**2,241.26**
Totals			**$3,611.70**	**$4,059.09**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
8145	7/14	1,300.00	8193 *	7/12	144.00	8194	7/21	1,000.00

* *Gap in check sequence.*

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 07/01/2017 - 07/31/2017	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Minimum daily balance	$1,500.00	$2,162.25 ☑
· Total amount of qualifying direct deposits	$500.00	$1,311.70 ☑
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	6 ☐
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) ***(applied when box is checked)***

Age of primary account owner is 17 - 24 ($5.00 discount). ☐

RC/RC

Wells Fargo Everyday Checking

Account number: [redacted] ■ August 1, 2017 - August 31, 2017 ■ Page 1 of 3

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 8/1	$2,241.26
Deposits/Additions	2,811.70
Withdrawals/Subtractions	- 3,437.03
Ending balance on 8/31	**$1,615.93**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/7		Bill Pay Caliber Home Loa Recurringxxxxx48517 on 08-07		1,275.26	~~966.00~~
8/9		eDeposit IN Branch/Store 08/09/17 10:21:51 Am 10010 S Eastern Ave Henderson NV 4194	1,000.00		
8/9	2004	Check		1,000.00	966.00
8/14		Deposit	500.00		1,466.00
8/16		SSA Treas 310 Xxsoc Sec 081617 xxxxx2986A SSA Yousif H Halloum	1,311.70		
8/16		Purchase authorized on 08/15 Lex*Lexis Nexis 800-897-3183 OH S387227293812012 Card 4194		156.20	2,621.50
8/21		Purchase authorized on 08/19 AOL*Fs Aoltechfort 866-485-9217 TX S387231087913316 Card 4194		3.99	
8/21		Purchase authorized on 08/19 AOL*Fs Assist By A 866-485-9217 VA S307231087913374 Card 4194		19.99	
8/21		Recurring Payment authorized on 08/19 AOL*Fs Computerche 866-485-9225 VA S387231089612513 Card 4194		4.99	
8/21		Recurring Payment authorized on 08/19 AOL* Service 800-827-6364 VA S387231090587817 Card 4194		14.95	2,577.58
8/23		Non-WF ATM Balance Inquiry Fee 08/22 129 E Fremon Las Vegas NV ATM ID P285468 Card 4194		2.00	2,575.58
8/25		NV Energy South Npc Pymt 023487491951562 Yousif Halloum		683.42	
8/25		Cox Comm Las Bankdraft 082517 476089320303001 Iman Halloum		232.69	1,659.47
8/28		Purchase authorized on 08/27 WM Superc Wal-Mart Sup Las Vegas NV P00000000682626281 Card 4194		43.54	1,615.93
Ending balance on 8/31					**1,615.93**
Totals			**$2,811.70**	**$3,437.03**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount
2004	8/9	1,000.00

Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 08/01/2017 - 08/31/2017	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Minimum daily balance	$1,500.00	$966.00 ☐
· Total amount of qualifying direct deposits	$500.00	$1,311.70 ☑
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	6 ☐
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) ***(applied when box is checked)***

Age of primary account owner is 17 - 24 ($5.00 discount) ☐

RC/RC

Wells Fargo Everyday Checking

Account number: [redacted] ■ September 1, 2017 - September 30, 2017 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 9/1	$1,615.93
Deposits/Additions	5,775.54
Withdrawals/Subtractions	- 4,557.67
Ending balance on 9/30	**$2,833.80**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/6	*	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 09-06		1,275.26	~~940.97~~
9/8		eDeposit IN Branch/Store 09/08/17 11:29:54 Am 10010 S Eastern Ave Henderson NV 4194	1,000.00		1,340.67
9/11		Purchase authorized on 09/09 AOL*Fs Aoltechfort 866-485-9217 TX S467252087017271 Card 4194		3.99	
9/11		Purchase authorized on 09/09 AOL*Fs Assist By A 866-485-9217 VA S587252087015610 Card 4194		19.99	
9/11		Recurring Payment authorized on 09/09 AOL*Fs Computerche 866-485-9225 VA S467252092362509 Card 4194		4.99	1,311.70
9/12		Katzakian Proper Ownerfunds 170911 3 Yousif Hallou Yousif Halloum	3,463.84		
9/12		Purchase authorized on 09/11 Sams Club Sam's Club Las Vegas NV P00000000133592141 Card 4194		52.82	
9/12	8150	Check		1,300.00	
9/12	8196	Check		1,000.00	2,422.72
9/15		Recurring Payment authorized on 09/15 AOL* Service 800-827-6364 VA S307258088643813 Card 4194		14.95	2,407.77
9/18		Purchase authorized on 09/15 Lex*Lexis Nexis 800-897-3183 OH S387258301812396 Card 4194		156.20	
9/18		Purchase authorized on 09/16 Sams Club Sam's Club Las Vegas NV P00000000670928254 Card 4194		41.97	
9/18		Purchase authorized on 09/18 Sams Club Sam's Club Las Vegas NV P00000000954361141 Card 4194		49.15	2,160.45
9/20		SSA Treas 310 Xxsoc Sec 092017 xxxxx2986A SSA Yousif H Halloum	1,311.70		3,472.15
9/25		Recurring Payment authorized on 09/22 Polar Air & Heatin 702-458-8895 NV S307264737949315 Card 4194		44.85	
9/25		Cox Comm Las Bankdraft 092517 476089320303001 Iman Halloum		235.40	3,191.90
9/28		Purchase authorized on 09/27 Cofhenderson/Utili 702-267-5900 NV S467270804384810 Card 4194		358.10	2,833.80
Ending balance on 9/30					**2,833.80**
Totals			**$5,775.54**	**$4,557.67**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written *(checks listed are also displayed in the preceding Transaction history)*

Number	Date	Amount	Number	Date	Amount
8150	9/12	1,300.00	8196 *	9/12	1,000.00

** Gap in check sequence.*

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to abanker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2017 - 09/30/2017	Standard monthly service fee $10.00	You paid $0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Minimum daily balance	$1,500.00	$340.67 ☐
· Total amount of qualifying direct deposits	$500.00	$4,775.54 ☑

Wells Fargo Everyday Checking

Account number: [redacted] ■ October 1, 2017 - October 31, 2017 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 10/1	$2,833.80
Deposits/Additions	2,772.37
Withdrawals/Subtractions	- 4,478.04
Ending balance on 10/31	**$1,128.13**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/3		Purchase authorized on 10/02 Apria-Medical Equi 949-639-4217 CA S467275804976618 Card 4194		38.21	2,795.59
10/5		Bill Pay Caliber Home Loa Recurringxxxxx48517 on 10-05		1,275.26	~~1,520.00~~
10/6		Katzakian Proper Ownerfunds 171005 8 Yousif Hallou Yousif Halloum	1,460.67		2,981.00
10/10		Purchase authorized on 10/09 AOL*Fs Aoltechfort 866-485-9217 TX S467282087393738 Card 4194		3.99	
10/10		Purchase authorized on 10/09 AOL*Fs Assist By A 866-485-9217 VA S307282087397832 Card 4194		19.99	
10/10		Recurring Payment authorized on 10/09 AOL*Fs Computerche 866-485-9225 VA S587282092055968 Card 4194		4.99	2,952.03
10/11		Non-WF ATM Withdrawal authorized on 10/11 129 E Fremont Street Las Vegas NV 00307284767058878 ATM ID P285468 Card 4194		305.99	
10/11		Non-Wells Fargo ATM Transaction Fee		2.50	
10/11	8148	Check		1,000.00	1,643.54
10/16		Recurring Payment authorized on 10/15 AOL* Service 800-827-6364 VA S307288088803388 Card 4194		14.95	
10/16		Purchase authorized on 10/15 Lex*Lexis Nexis 800-897-3183 OH S387288564035882 Card 4194		156.20	1,472.39
10/17		Recurring Payment authorized on 10/16 Polar Air & Heatin 702-458-8895 NV S387288195035752 Card 4194		14.95	1,457.44
10/18		SSA Treas 310 Xxsoc Sec 101817 xxxxx2986A SSA Yousif H Halloum	1,311.70		2,769.14
10/24		Non-WF ATM Balance Inquiry Fee 10/23 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 4194		2.00	
10/24		Non-WF ATM Balance Inquiry Fee 10/23 2300 Paseo V Henderson NV ATM ID Nvgvrx10 Card 4194		2.00	
10/24		Purchase authorized on 10/24 NV Energy/Speedpay 800-331-3103 NV S307296639412627 Card 4194		386.20	
10/24		Non-WF ATM Withdrawal authorized on 10/23 2300 Paseo Verde Parkwa Henderson NV 00587297212306328 ATM ID Nvgvrx10 Card 4194		303.95	
10/24		Non-Wells Fargo ATM Transaction Fee		2.50	2,072.49
10/25		Cox Comm Las Bankdraft 102517 476089320303001 Iman Halloum		232.85	1,839.64
10/30		Non-WF ATM Balance Inquiry Fee 10/27 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 4194		2.00	
10/30		Non-WF ATM Balance Inquiry Fee 10/29 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 4194		2.00	
10/30		Non-WF ATM Balance Inquiry Fee 10/29 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 4194		2.00	
10/30		Recurring Payment authorized on 10/28 AOL*Fs Support.Com 866-485-9217 VA S307300011457011 Card 4194		3.99	
10/30		Non-WF ATM Withdrawal authorized on 10/27 2300 Paseo Verde Parkwa Henderson NV 00387301114076309 ATM ID Nvgvra03 Card 4194		303.95	
10/30		Non-Wells Fargo ATM Transaction Fee		2.50	
10/30	6197	Check		326.07	1,197.13
10/31	8198	Check		69.00	1,128.13
Ending balance on 10/31					**1,128.13**
Totals			**$2,772.37**	**$4,478.04**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Wells Fargo Everyday Checking

Account number: [redacted] ■ November 1, 2017 - November 30, 2017 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

Introducing Overdraft Rewind Starting November 7, 2017

With this free account feature, the Bank will reevaluate transactions from the previous business day that resulted in an overdraft or returned item (non-sufficient funds/NSF) if we receive an electronic direct deposit to your account by 9:00 a.m. local time where your account is located (which is noted on your account statement). Direct deposits include your salary, pension, Social Security, or other regular monthly income electronically deposited through the Automated Clearing House (ACH) network by your employer or an outside agency. The Bank will calculate a new balance, including your pending electronic direct deposit (less any pending debits), and may reverse the overdraft or returned item decisions and waive the associated fees from the previous business day if your electronic direct deposit will cover them. Overdraft Protection transfers/advances and the associated fees from the prior business day are not reversed with Overdraft Rewind. Other deposits, such as check(s), cash, or account transfers are not included in Overdraft Rewind.

Set up direct deposit for a safe and easy way to have your payroll or benefit checks automatically deposited into your account.

Go to wellsfargo.com/checking/overdraft-rewind for more details.

WELLS FARGO

Activity summary

Beginning balance on 11/1	$1,128.13
Deposits/Additions	4,241.70
Withdrawals/Subtractions	- 3,859.24
Ending balance on 11/30	**$1,510.59**

Account number: **8997373819**
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/1		Edeposit IN Branch/Store 11/01/17 11:02:18 Am 2658 W Horizon Ridge Pkwy Henderson NV 4194	1,300.00		2,428.13
11/6		Katzakian Proper Ownerfunds SD1300 1 Yousif Hallou Yousif Halloum	1,630.00		
11/6		Recurring Payment authorized on 11/06 AOL*Fs Support.Com 866-485-9217 VA S467310183635376 Card 4194		3.99	4,054.14
11/7		Purchase authorized on 11/07 Sams Club Sam's Club Las Vegas NV P00000000382002471 Card 4194		49.28	
11/7	*	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 11-07		1,275.26	~~2,729.60~~
11/9		Purchase authorized on 11/09 AOL*Fs Aoltechfort 866-485-9217 TX S387313193898582 Card 4194		3.99	
11/9		Purchase authorized on 11/09 AOL*Fs Assist By A 866-485-9217 VA S387313193898511 Card 4194		19.99	
11/9		Recurring Payment authorized on 11/09 AOL*Fs Computerche 866-485-9225 VA S387313198184005 Card 4194		4.99	2,700.63
11/10	8200	Check		1,000.00	1,700.63
11/13		Purchase authorized on 11/12 Sams Club Sam's Club Las Vegas NV P00000000534480264 Card 4194		55.64	
11/13		Purchase authorized on 11/12 Wal-Mart Super Center Las Vegas NV P00000000239531679 Card 4194		45.68	1,599.31
11/15		SSA Treas 310 Xxsoc Sec 111517 xxxxx2986A SSA Yousif H Halloum	1,311.70		
11/15		Purchase authorized on 11/14 Cofhenderson/Utili 702-267-5900 NV S467318599345465 Card 4194		120.89	
11/15		Recurring Payment authorized on 11/15 AOL* Service 800-827-6364 VA S467319124360400 Card 4194		14.95	
11/15		Purchase authorized on 11/15 Sams Club Sam's Club Las Vegas NV P00000000673099730 Card 4194		49.77	2,725.40
11/16		Recurring Payment authorized on 11/15 Polar Air & Heatin 702-458-8895 NV S587319192796820 Card 4194		14.95	
11/16		Purchase authorized on 11/15 Lex*Lexis Nexis 800-897-3183 OH S587319329623018 Card 4194		156.20	2,554.25
11/20		Purchase authorized on 11/20 Sams Club Sam's Club Las Vegas NV P00000000833338150 Card 4194		50.98	2,503.27
11/24		Purchase authorized on 11/24 NV Energy/Speedpay 800-331-3103 NV S387328105913435 Card 4194		611.75	
11/24		Purchase authorized on 11/24 Sams Club Sam's Club Las Vegas NV P00000000231669437 Card 4194		39.32	1,852.20
11/27		Cox Comm Las Bankdraft 112517 476089320303001 Iman Halloum		232.99	1,619.21

Wells Fargo Everyday Checking

Account number: [redacted] ■ December 1, 2017 - December 31, 2017 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 12/1	$1,510.59
Deposits/Additions	4,666.70
Withdrawals/Subtractions	- 4,310.80
Ending balance on 12/31	**$1,866.49**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/4		Non-WF ATM Balance Inquiry Fee 12/04 129 E Fremon Las Vegas NV ATM ID P285470 Card 4194		2.00	1,508.59
12/5		Purchase authorized on 12/05 WM Superc Wal-Mart Sup Las Vegas NV P00000000433845264 Card 4194		11.05	
12/5	*	Bill Pay Caliber Home Loa Recurringxxxx48517 on 12-05		1,275.26	~~222.28~~
12/6		Katzakian Proper Ownerfunds 171205 10 Yousif Hallo Yousif Halloum	1,755.00		
12/6		Recurring Payment authorized on 12/06 AOL*Fs Support.Com 866-485-9217 VA S587340127704355 Card 4194		3.99	
12/6		Purchase authorized on 12/05 Smiths 1000 N Green Valle Henderson NV P00307340284565868 Card 4194		43.19	1,930.10
12/7		Non-WF ATM Withdrawal authorized on 12/07 129 E Fremont Street Las Vegas NV 00467341639834791 ATM ID P285472 Card 4194		305.99	
12/7		Non-Wells Fargo ATM Transaction Fee		2.50	
12/7		Purchase authorized on 12/07 WM Superc Wal-Mart Sup Las Vegas NV P00000000783872507 Card 4194		35.72	
12/7		Purchase authorized on 12/07 Parteil Special 5835 S Ea Las Vegas NV P00307342038022667 Card 4194		45.00	1,540.89
12/8		Purchase authorized on 12/06 Sears Roebuck-48 800-469-4663 IL S587340725846913 Card 4194		125.68	
12/8		Purchase authorized on 12/08 WM Superc Wal-Mart Sup Las Vegas NV P00000000833999612 Card 4194		17.66	1,397.55
12/11		Purchase authorized on 12/09 AOL*Fs Aoltechfort 866-485-9217 TX S587343123159076 Card 4194		3.99	
12/11		Purchase authorized on 12/09 AOL*Fs Assist By A 866-485-9217 VA S467343123154258 Card 4194		19.99	
12/11		Recurring Payment authorized on 12/09 AOL*Fs Computerche 866-485-9225 VA S587343128201207 Card 4194		4.99	
12/11	8199	Cashed Check		133.91	1,234.67
12/14		Edeposit IN Branch/Store 12/14/17 09:25:34 Am 900 N Green Valley Pkwy Henderson NV 4194	500.00		
12/14		Purchase authorized on 12/13 Cofhenderson/Utili 702-267-5900 NV S387347598636663 Card 4194		109.80	1,624.87
12/15		Recurring Payment authorized on 12/15 AOL* Service 800-827-6364 VA S307349124580761 Card 4194		14.95	
12/15	8149	Check		1,000.00	609.92
12/18		Recurring Payment authorized on 12/16 Polar Air & Heatin 702-458-8895 NV S587349233548045 Card 4194		14.95	
12/18		Purchase authorized on 12/15 Lex*Lexis Nexis 800-897-3183 OH S387349340413001 Card 4194		156.20	438.77
12/20		SSA Treas 310 Xxsoc Sec 122017 xxxxx2986A SSA Yousif H Halloum	1,311.70		1,750.47
12/21		ATM Withdrawal authorized on 12/20 900 N Green Valley Par Henderson NV 0008934 ATM ID 5456P Card 4194		200.00	1,550.47
12/22		Purchase authorized on 12/21 Samsclub #6261 Las Vegas NV S467355845512472 Card 4194		46.69	1,503.78
12/26		Non-WF ATM Balance Inquiry Fee 12/22 3333 Blue Di Las Vegas NV ATM ID Nvshcx05 Card 4194		2.00	
12/26		Non-WF ATM Withdrawal authorized on 12/22 3333 Blue Diamond Rd Las Vegas NV 00587357146677114 ATM ID Nvshcx05 Card 4194		304.00	
12/26		Non-Wells Fargo ATM Transaction Fee		2.50	
12/26		Purchase authorized on 12/26 Costco Whse #0673 Henderson NV P00387361016502156 Card 4194		43.29	
12/26		Purchase authorized on 12/26 Wal-Mart Super Center Las Vegas NV P00000000589842291 Card 4194		69.99	
12/26		Cox Comm Las Bankdraft 122517 476089320303001 Iman Halloum		233.01	848.99

EXHIBIT "G"

BANK STATEMENTS OF PAYMENT HISTORY AFTER THE APPROVAL OF THE LOAN MODIFICATION

January 1, 2018 through December 31, 2018

Wells Fargo Everyday Checking

Account number: [redacted] ■ January 1, 2018 - January 31, 2018 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 1/1	$1,866.49
Deposits/Additions	4,312.00
Withdrawals/Subtractions	- 4,103.52
Ending balance on 1/31	**$2,074.97**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/2		Purchase authorized on 12/30 Sams Club Sam's Club Las Vegas NV P00000000977319827 Card 4194		44.97	
1/2		ATM Withdrawal authorized on 12/30 900 N Green Valley Par Henderson NV 0002022 ATM ID 5456P Card 4194		200.00	
1/2		Purchase authorized on 12/30 Smiths 10616 E. Eas Henderson NV P00000000575936189 Card 4194		42.03	
1/2		Purchase authorized on 12/31 WM Superc Wal-Mart Sup Las Vegas NV P00000000334500925 Card 4194		69.89	1,509.60
1/4		Edeposit IN Branch/Store 01/04/18 11:50:03 Am 10010 S Eastern Ave Henderson NV 4194	500.00		2,009.60
1/5	*	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 01-05		1,275.26	~~734.34~~
1/8		Recurring Payment authorized on 01/06 AOL*Fs Support.Com 866-485-9217 VA S588006127332104 Card 4194		3.99	
1/8		Recurring Payment authorized on 01/06 Sears Protection A 210-523-3500 TX S588006226846109 Card 4194		125.67	604.68
1/9		Katzakian Proper Ownerfunds 180108 13 Yousif Hallo Yousif Halloum	1,755.00		
1/9		Purchase authorized on 01/09 AOL*Fs Aoltechfort 866-485-9217 TX S588009123033972 Card 4194		3.99	
1/9		Purchase authorized on 01/09 AOL*Fs Assist By A 866-485-9217 VA S588009123033982 Card 4194		19.99	
1/9		Recurring Payment authorized on 01/09 AOL*Fs Computerche 866-485-9225 VA S308009128164767 Card 4194		4.99	2,330.71
1/11		Purchase authorized on 01/10 Apria-Medical Equi 949-639-4217 CA S588010833119526 Card 4194		48.27	2,282.44
1/12		Purchase authorized on 01/11 Cofhenderson/Utili 702-267-5900 NV S308011611052869 Card 4194		107.21	
1/12		Purchase authorized on 01/12 Vesta *AT&T 866-608-3007 OR S308011781336579 Card 4194		30.07	
1/12	8201	Check		1,000.00	1,145.16
1/16		Recurring Payment authorized on 01/15 AOL* Service 800-827-6364 VA S468015124555691 Card 4194		14.95	
1/16		Purchase authorized on 01/15 Lex*Lexis Nexis 800-897-3183 OH S588015318216239 Card 4194		156.20	
1/16		Purchase authorized on 01/16 Sams Club Sam's Club Las Vegas NV P00000000080587830 Card 4194		40.93	933.08
1/17		SSA Treas 310 Xxsoc Sec 011718 xxxxx2986A SSA Yousif H Halloum	1,357.00		
1/17		Recurring Payment authorized on 01/16 Polar Air & Heatin 702-458-8895 NV S308015233965528 Card 4194		14.95	2,275.13
1/22		Purchase authorized on 01/21 Wal-Mart Super Center Las Vegas NV P00000000376976437 Card 4194		78.05	2,197.08
1/25		Purchase authorized on 01/25 Partell Special 5835 S Ea Las Vegas NV P00468025714306944 Card 4194		45.00	
1/25		NV Energy South Npc Pymt 023487491951562 Yousif Halloum		252.14	
1/25		Cox Comm Las Bankdraft 012518 476089320303001 Iman Halloum		233.15	1,666.79
1/29		Purchase authorized on 01/27 Samsclub #6261 Las Vegas NV P00000000979087786 Card 4194		48.70	
1/29		ATM Withdrawal authorized on 01/27 2658 W Horizon Ridge P Henderson NV 0009270 ATM ID 1722E Card 4194		200.00	

Wells Fargo Everyday Checking

Account number: [redacted] ■ February 1, 2018 - February 28, 2018 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 2/1	$2,074.97
Deposits/Additions	4,412.00
Withdrawals/Subtractions	- 4,751.83
Ending balance on 2/28	**$1,735.14**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(625)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/2		Purchase authorized on 02/02 WM Superc Wal-Mart Sup Las Vegas NV P00000000874453499 Card 4194		22.40	2,052.57
2/5		Purchase authorized on 02/04 Samsclub #6261 Las Vegas NV P00000000335935310 Card 4194		54.05	
2/5		Purchase authorized on 02/05 Wal-Mart #2593 Las Vegas NV P00000000173918945 Card 4194		98.96	
2/5		ATM Withdrawal authorized on 02/05 900 N Green Valley Par Henderson NV 0003873 ATM ID 5456P Card 4194		300.00	1,599.56
2/6		Katzakian Proper Ownerfunds 180205 6 Yousif Hallou Yousif Halloum	1,755.00		
2/6		Recurring Payment authorized on 02/06 AOL*Fs Support.Com 866-485-9217 VA S468037126273968 Card 4194		3.99	
2/6		Recurring Payment authorized on 02/06 Sears Protection A 2105233500 TX S588037220429953 Card 4194		125.67	
2/6		Purchase authorized on 02/06 WM Superc Wal-Mart Sup Las Vegas NV P00000000179063649 Card 4194		28.87	
2/6	[redacted]	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 02-06		1,275.26	[redacted]
2/8		Non-WF ATM Balance Inquiry Fee 02/07 2300 Paseo V Henderson NV ATM ID Nvgvrx03 Card 4194		2.00	
2/8		Non-WF ATM Withdrawal authorized on 02/07 2300 Paseo Verde Parkwa Henderson NV 00468039154383699 ATM ID Nvgvrx03 Card 4194		303.95	
2/8		Non-Wells Fargo ATM Transaction Fee		2.50	1,612.32
2/9		Non-WF ATM Balance Inquiry Fee 02/08 129 E Fremon Las Vegas NV ATM ID P285468 Card 4194		2.00	
2/9		Recurring Payment authorized on 02/08 Vesta *AT&T 866-608-3007 OR S388039456750506 Card 4194		30.07	
2/9		Purchase authorized on 02/08 AOL*Fs Aoltechfort 866-485-9217 TX S468040123348429 Card 4194		3.99	
2/9		Purchase authorized on 02/08 AOL*Fs Assist By A 866-485-9217 VA S588040123349224 Card 4194		19.99	
2/9		Recurring Payment authorized on 02/08 AOL*Fs Computerche 866-485-9225 VA S388040127541440 Card 4194		4.99	1,551.28
2/12		Recurring Payment authorized on 02/09 AOL*Fs Safecentral 866-485-9217 VA S588041127359864 Card 4194		2.95	
2/12		Recurring Payment authorized on 02/09 AOL*Fs Search&Reco 866-485-9217 VA S308041127356249 Card 4194		3.99	
2/12	8166	Check		1,000.00	544.34
2/13		Edeposit IN Branch/Store 02/13/18 02:10:27 Pm 900 N Green Valley Pkwy Henderson NV 4194	300.00		844.34
2/14		Purchase authorized on 02/14 Sams Club Sam's Club Las Vegas NV P00000000279806802 Card 4194		54.81	789.53
2/15		Purchase authorized on 02/13 Cartridge World Las Vegas NV S308045030561451 Card 4194		55.00	
2/15		Purchase authorized on 02/14 Cofhenderson/Utili 702-267-5900 NV S588045598181101 Card 4194		135.48	
2/15		Recurring Payment authorized on 02/14 AOL* Service 800-827-6364 VA S388046124378139 Card 4194		14.95	584.10
2/16		Recurring Payment authorized on 02/14 Polar Air & Heatin 702-458-8895 NV S588046188431761 Card 4194		14.95	
2/16		Purchase authorized on 02/15 Lex*Lexis Nexis 800-897-3183 OH S588046335209962 Card 4194		156.20	
2/16		Purchase authorized on 02/16 Walgreens Store 2389 E Wi Las Vegas NV P00308047830258797 Card 4194		7.15	405.80
2/20		Purchase authorized on 02/15 IN N Out Burger 16 Las Vegas NV S388047214221050 Card 4194		5.52	
2/20		Purchase authorized on 02/15 IN N Out Burger 16 Las Vegas NV S308047216011691 Card 4194		1.89	398.39
2/21		SSA Treas 310 Xxsoc Sec 022118 xxxx2986A SSA Yousif H Halloum	1,357.00		

Wells Fargo Everyday Checking

Account number: [redacted] ■ March 1, 2018 - March 31, 2018 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 3/1	$1,735.14
Deposits/Additions	3,630.15
Withdrawals/Subtractions	- 4,935.84
Ending balance on 3/31	**$429.45**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/1		Purchase authorized on 02/27 City of Lv Parking Las Vegas NV S308058679957439 Card 4194		2.00	
3/1		Purchase authorized on 02/27 IN *Access Transcr 855-8732223 IN S308059053244094 Card 4194		60.50	1,672.64
3/5		Purchase authorized on 03/03 Sams Club Sam's Club Las Vegas NV P00000000384671543 Card 4194		49.14	
3/5		Purchase authorized on 03/04 WM Superc Wal-Mart Sup Las Vegas NV P00000000987599286 Card 4194		22.69	1,600.81
3/6		Katzakian Proper Ownerfunds 180305 7 Yousif Hallou Yousif Halloum	1,755.00		
3/6		Cash eWithdrawal in Branch/Store 03/06/2018 1:20 Pm 900 N Green Valley Pkwy Henderson NV 4194		500.00	
3/6	*	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 03-06		1,275.26	[illegible]
3/7		Recurring Payment authorized on 03/06 AOL*Fs Support.Com 866-485-9217 VA S308065524364162 Card 4194		3.99	
3/7		Purchase authorized on 03/07 Samsclub #6261 Las Vegas NV P00000000334551970 Card 4194		48.79	1,527.77
3/9		Purchase authorized on 03/07 City of Lv Parking Las Vegas NV S388066752840556 Card 4194		4.00	
3/9		Purchase authorized on 03/08 Apria-Medical Equi 949-639-4217 CA S308067852441681 Card 4194		184.79	
3/9		Purchase authorized on 03/08 WM Superc Wal-Mart Sup Las Vegas NV P00000000177634117 Card 4194		19.38	
3/9		Purchase authorized on 03/08 AOL*Fs Aoltechfort 866-485-9217 TX S388068123469089 Card 4194		3.99	
3/9		Purchase authorized on 03/08 AOL*Fs Assist By A 866-485-9217 VA S588068123455388 Card 4194		19.99	
3/9		Recurring Payment authorized on 03/08 AOL*Fs Computerche 866-485-9225 VA S308068128318954 Card 4194		4.99	
3/9		Purchase with Cash Back $ 40.00 authorized on 03/09 Vons Store 1795 Henderson NV P00588068745950988 Card 4194		46.97	1,243.66
3/12		Recurring Payment authorized on 03/09 AOL*Fs Safecentral 866-485-9217 VA S468069128405385 Card 4194		2.95	
3/12		Recurring Payment authorized on 03/09 AOL*Fs Search&Reco 866-485-9217 VA S468069128405245 Card 4194		3.99	
3/12		Recurring Payment authorized on 03/10 Vesta *AT&T 866-608-3007 OR S588069449343280 Card 4194		30.07	1,206.65
3/14		Purchase authorized on 03/12 Fedex 780007588530 Memphis TN S388071747179340 Card 4194		9.89	
3/14		Purchase authorized on 03/12 Fedex 910254110657 Memphis TN S588071747382092 Card 4194		1.08	
3/14		Purchase authorized on 03/14 WM Superc Wal-Mart Sup Las Vegas NV P00000000582584707 Card 4194		19.50	
3/14		Purchase authorized on 03/14 Sams Club Sam's Club Las Vegas NV P00000000336187047 Card 4194		51.82	1,124.36
3/15		Purchase Return authorized on 03/14 IN *Access Transcr 855-8732223 IN S628074544810849 Card 4194	18.15		
3/15		Purchase authorized on 03/13 U-Haul Moving & St Henderson NV S588072776605700 Card 4194		18.52	
3/15		Recurring Payment authorized on 03/14 AOL* Service 800-827-6364 VA S308074088748961 Card 4194		14.95	1,109.04
3/16		Recurring Payment authorized on 03/14 Polar Air & Heatin 702-458-8895 NV S588074154707643 Card 4194		14.95	
3/16		Purchase authorized on 03/15 Lex*Lexis Nexis 800-897-3183 OH S308074310074625 Card 4194		156.20	
3/16		Purchase authorized on 03/15 Cofhenderson/Utili 702-267-5900 NV S388074562437812 Card 4194		112.23	
3/16		Purchase authorized on 03/15 Lvac Southeast Las Vegas NV S468074853882775 Card 4194		98.00	
3/16	8205	Check		97.00	630.66

Wells Fargo Everyday Checking

Account number: [redacted] ■ April 1, 2018 - April 30, 2018 ■ Page 1 of 6

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 4/1	$429.45
Deposits/Additions	4,910.06
Withdrawals/Subtractions	- 5,173.28
Ending balance on 4/30	**$166.23**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/2		Edeposit IN Branch/Store 04/02/18 12:47:53 Pm 900 N Green Valley Pkwy Henderson NV 4194	1,500.00		
4/2		Purchase authorized on 03/31 China A Gogo Henderson NV S468091066951668 Card 4194		10.77	
4/2		Purchase authorized on 04/01 WM Superc Wal-Mart Sup Las Vegas NV P00000000636939033 Card 4194		32.22	1,886.46
4/4		Katzakian Proper Ownerfunds 180403 6 Yousif Hallou Yousif Halloum	1,755.00		
4/4		Purchase authorized on 04/04 Sams Club Sam's Club Las Vegas NV P00000000175702545 Card 4194		58.05	
4/4		Purchase authorized on 04/04 Wal-Mart Super Center Las Vegas NV P00000000971276377 Card 4194		9.76	3,573.65
4/5		Purchase authorized on 04/04 WM Superc Wal-Mart Sup Las Vegas NV P00000000676061505 Card 4194		10.70	
4/5		Purchase authorized on 04/05 WM Superc Wal-Mart Sup Las Vegas NV P00000000839724761 Card 4194		47.03	
4/5	[redacted]	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 04-05		1,275.26	~~2,249.00~~
4/6		Purchase authorized on 04/04 City of Lv Parking Las Vegas NV S468094724965078 Card 4194		4.00	
4/6		Recurring Payment authorized on 04/05 AOL*Fs Support.Com 866-485-9217 VA S468096089911459 Card 4194		3.99	
4/6		Purchase authorized on 04/05 Zaytoon Mediterran Las Vegas NV S588096104153877 Card 4194		15.47	2,217.20
4/9		Purchase authorized on 04/05 Shell Oil 12527184 Las Vegas NV S388095290740411 Card 4194		10.01	
4/9		Purchase authorized on 04/07 Samsclub #6261 Las Vegas NV P00000000786566679 Card 4194		46.95	
4/9		Purchase authorized on 04/08 AOL*Fs Aoltechfort 866-485-9217 TX S388099086971114 Card 4194		3.99	
4/9		Purchase authorized on 04/08 AOL*Fs Assist By A 866-485-9217 VA S588099086973295 Card 4194		19.99	
4/9		Recurring Payment authorized on 04/08 AOL*Fs Computerche 866-485-9225 VA S308099092126531 Card 4194		4.99	2,131.27
4/10		Recurring Payment authorized on 04/09 Vesta *AT&T 866-608-3007 OR S308099397330592 Card 4194		30.07	
4/10		Purchase authorized on 04/09 Apria Healthcare L 949-639-2000 CA S388099862226337 Card 4194		37.88	
4/10		Recurring Payment authorized on 04/09 AOL*Fs Safecentral 866-485-9217 VA S588100090387859 Card 4194		2.95	
4/10		Recurring Payment authorized on 04/09 AOL*Fs Search&Reco 866-485-9217 VA S308100090387635 Card 4194		3.99	
4/10		Purchase authorized on 04/09 WM Superc Wal-Mart Sup Las Vegas NV P00000000174458814 Card 4194		26.49	2,029.89
4/11		Purchase authorized on 04/10 Apria-Medical Equi 949-639-4217 CA S388100582317073 Card 4194		42.40	
4/11		Purchase authorized on 04/10 Wal-Mart #2593 Las Vegas NV P00000000383245771 Card 4194		24.47	
4/11		Purchase authorized on 04/11 Sams Club Sam's Club Las Vegas NV P00000000285994070 Card 4194		61.69	1,901.33
4/13		Purchase authorized on 04/12 China A Gogo Henderson NV S308103083812615 Card 4194		11.96	1,889.37
4/16		Purchase authorized on 04/14 Sams Club Sam's Club Las Vegas NV P00000000732939255 Card 4194		45.00	
4/16		Purchase authorized on 04/14 Samsclub #6261 Las Vegas NV P00000000889308743 Card 4194		298.06	
4/16		Purchase authorized on 04/14 Wal-Mart Super Center Las Vegas NV P00000000972085708 Card 4194		18.54	
4/16		Purchase authorized on 04/14 Samsclub #6261 Las Vegas NV P00000000183426653 Card 4194		114.03	

Wells Fargo Everyday Checking

Account number: [redacted] ■ May 1, 2018 - May 31, 2018 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 5/1	$166.23
Deposits/Additions	5,612.00
Withdrawals/Subtractions	- 3,981.31
Ending balance on 5/31	**$1,796.92**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/1		Edeposit IN Branch/Store 05/01/18 04:21:50 Pm 900 N Green Valley Pkwy Henderson NV 4194	1,500.00		1,666.23
5/4		Purchase authorized on 05/04 Lowe's #1719 Las Vegas NV P00308124723451600 Card 4194		18.38	
5/4		Purchase authorized on 05/04 Lowe's #1719 Las Vegas NV P00388124733941218 Card 4194		10.45	
5/4		Purchase authorized on 05/04 Sams Club Sam's Club Las Vegas NV P00000000136989395 Card 4194		63.21	
5/4		Purchase authorized on 05/04 WM Superc Wal-Mart Sup Las Vegas NV P00000000880205481 Card 4194		22.34	1,551.85
5/7		Purchase authorized on 05/05 Republic Srvcs-Hen 702-735-5151 NV S468125751944234 Card 4194		45.30	
5/7		Recurring Payment authorized on 05/06 AOL*Fs Support.Com 866-485-9217 VA S388126509721204 Card 4194		3.99	
5/7	*	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 05-07		1,275.26	~~225.00~~
5/8		Katzakian Proper Ownerfunds May 08 14 Yousif Hallo Yousif Halloum	1,755.00		
5/8		Purchase authorized on 05/08 Wal-Mart #2593 Las Vegas NV P00000000071717299 Card 4194		9.31	1,972.99
5/9		Purchase authorized on 05/08 AOL*Fs Aoltechfort 866-485-9217 TX S588129087415987 Card 4194		3.99	
5/9		Purchase authorized on 05/08 AOL*Fs Assist By A 866-485-9217 VA S468129087411216 Card 4194		19.99	
5/9		Recurring Payment authorized on 05/08 AOL*Fs Computerche 866-485-9225 VA S588129091220378 Card 4194		4.99	
5/9		ATM Withdrawal authorized on 05/08 2658 W Horizon Ridge P Henderson NV 0009054 ATM ID 1722E Card 4194		100.00	
5/9		Purchase authorized on 05/09 IN *Malincho Las Vegas NV P00308129688728600 Card 4194		16.42	1,827.60
5/10		Recurring Payment authorized on 05/09 Vesta *AT&T 866-608-3007 OR S588129543689597 Card 4194		30.07	
5/10		Purchase authorized on 05/10 Lowe's #1719 Las Vegas NV P00468130738011257 Card 4194		14.12	1,783.41
5/11		Recurring Payment authorized on 05/10 AOL*Fs Safecentral 866-485-9217 VA S308130507677002 Card 4194		2.95	
5/11		Recurring Payment authorized on 05/10 AOL*Fs Search&Reco 866-485-9217 VA S468130507672228 Card 4194		3.99	
5/11		Purchase authorized on 05/10 Kfc D212103 Las Vegas NV S388130636595395 Card 4194		22.72	1,753.75
5/14		Purchase authorized on 05/12 IN *Malincho Las Vegas NV P00308132787857793 Card 4194		13.75	
5/14		Purchase authorized on 05/12 Sams Club Sam's Club Las Vegas NV P00000000280905535 Card 4194		67.19	
5/14		Purchase authorized on 05/12 The Habit Burger 5 Henderson NV S588132846427905 Card 4194		12.18	
5/14		Purchase with Cash Back $ 40.00 authorized on 05/12 Wal-Mart Super Center Las Vegas NV P00000000182244766 Card 4194		76.41	
5/14		Purchase with Cash Back $ 40.00 authorized on 05/13 Wal-Mart Super Center Las Vegas NV P00000000077325132 Card 4194		70.27	1,513.95
5/15		Purchase authorized on 05/14 Cofhenderson/Utili 702-267-5900 NV S308134562447702 Card 4194		105.78	
5/15		Recurring Payment authorized on 05/14 AOL* Service 800-827-6364 VA S588135140123389 Card 4194		14.95	1,393.22
5/16		SSA Treas 310 Xxsoc Sec 051618 xxxxx2986A SSA Yousif H Halloum	1,357.00		
5/16		Recurring Payment authorized on 05/14 Polar Air & Heatin 702-458-8895 NV S588135164871115 Card 4194		14.95	
5/16		Purchase authorized on 05/14 Lex*Lexis Nexis 800-897-3183 OH S588135250355153 Card 4194		156.20	

Wells Fargo Everyday Checking

Account number: [redacted] ■ June 1, 2018 - June 30, 2018 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 6/1	$1,796.92
Deposits/Additions	3,145.99
Withdrawals/Subtractions	- 4,169.51
Ending balance on 6/30	**$773.40**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825) Ins =2

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		Edeposit IN Branch/Store 06/01/18 11:15:56 Am 10010 S Eastern Ave Henderson NV 4194	500.00		2,296.92
6/4		Purchase authorized on 05/31 City of Lv Parking Las Vegas NV S388151631600445 Card 4194		1.00	
6/4		Purchase authorized on 05/31 City of Lv Parking Las Vegas NV S588151806411671 Card 4194		1.00	
6/4		Purchase with Cash Back $ 40.00 authorized on 06/03 Wal-Mart Super Center Las Vegas NV P00000000376839281 Card 4194		88.06	
6/4		Purchase authorized on 06/03 Sams Club Sam's Club Las Vegas NV P00000000973043113 Card 4194		49.22	
6/4		ATM Withdrawal authorized on 06/04 900 N Green Valley Par Henderson NV 0002873 ATM ID 5456P Card 4194		200.00	1,957.64
6/5	*	Bill Pay Caliber Home Loa Recurringxxxxx48517 on 06-05		1,275.26	[illegible]
6/6		Recurring Payment authorized on 06/05 AOL*Fs Support.Com 866-485-9217 VA S308157091554872 Card 4194		3.99	678.39
6/7		Purchase authorized on 06/06 My Binding Com 503-2070394 OR S388157583752573 Card 4194		81.28	597.11
6/11		Recurring Payment authorized on 06/08 Vesta *AT&T 866-608-3007 OR S468159375171092 Card 4194		30.07	
6/11		Purchase authorized on 06/08 AOL*Fs Aoltechfort 866-485-9217 TX S468160088619016 Card 4194		3.99	
6/11		Purchase authorized on 06/08 AOL*Fs Assist By A 866-485-9217 VA S388160088619960 Card 4194		19.99	
6/11		Recurring Payment authorized on 06/08 AOL*Fs Computerche 866-485-9225 VA S468160093206393 Card 4194		4.99	
6/11		Recurring Payment authorized on 06/09 AOL*Fs Safecentral 866-485-9217 VA S388161092414354 Card 4194		2.95	
6/11		Recurring Payment authorized on 06/09 AOL*Fs Search&Reco 866-485-9217 VA S588161092414516 Card 4194		3.99	531.13
6/13		Edeposit IN Branch/Store 06/13/18 04:39:09 Pm 900 N Green Valley Pkwy Henderson NV 4194	500.00		1,031.13
6/14		Purchase Return authorized on 06/13 Walmart.Com 800966 Bentonville AR S628165544078409 Card 4194	288.99		
6/14		Purchase authorized on 06/13 Cofhenderson/Utili 702-267-5900 NV S468164561992929 Card 4194		195.90	1,124.22
6/15		Recurring Payment authorized on 06/14 AOL* Service 800-827-6364 VA S588166089720148 Card 4194		14.95	1,109.27
6/18		Recurring Payment authorized on 06/14 Polar Air & Heatin 702-458-8895 NV S388166202148433 Card 4194		14.95	
6/18		Purchase authorized on 06/15 Lex*Lexis Nexis 800-897-3183 OH S308166253042332 Card 4194		156.20	
6/18		ATM Withdrawal authorized on 06/18 900 N Green Valley Par Henderson NV 0007664 ATM ID 5456P Card 4194		200.00	
6/18	8214	Check		326.07	412.05
6/20		SSA Treas 310 Xxsoc Sec 062018 xxxxx2986A SSA Yousif H Halloum	1,357.00		1,769.05
6/21		Purchase with Cash Back $ 40.00 authorized on 06/21 WM Superc Wal-Mart Sup Las Vegas NV P00000000885221171 Card 4194		50.16	1,718.89
6/22		Purchase authorized on 06/21 Aseem Chawla Dmd, Las Vegas NV S468172614288196 Card 4194		59.25	
6/22		Cash eWithdrawal in Branch/Store 06/22/2018 5:55 Pm 900 N Green Valley Pkwy Henderson NV 4194		500.00	1,159.64
6/25		Edeposit IN Branch/Store 06/25/18 11:45:25 Am 900 N Green Valley Pkwy Henderson NV 4194	500.00		
6/25		Purchase authorized on 06/23 Samsclub #6261 Las Vegas NV P00000000283916947 Card 4194		17.42	
6/25		Purchase authorized on 06/25 Samsclub #6261 Las Vegas NV P00000000171697329 Card 4194		14.56	
6/25		Cox Comm Las Bankdraft 062518 476089320303001 Iman Halloum		214.69	1,412.97

Wells Fargo Everyday Checking

Account number: [redacted] ■ July 1, 2018 - July 31, 2018 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 7/1	$773.40
Deposits/Additions	3,927.85
Withdrawals/Subtractions	- 3,194.79
Ending balance on 7/31	**$1,506.46**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/2		Purchase authorized on 06/28 Apl* Itunes.Com/Bi 866-712-7753 CA S468180212256575 Card 4194		1.99	771.41
7/3		Edeposit IN Branch/Store 07/03/18 12:04:56 Pm 900 N Green Valley Pkwy Henderson NV 4194	1,200.00		1,971.41
7/6		Purchase authorized on 07/05 IN *Access Transcr 855-8732223 IN S588186751943827 Card 4194		272.50	
7/6		Recurring Payment authorized on 07/05 AOL*Fs Support.Com 866-485-9217 VA S388187093214261 Card 4194		3.99	
7/6	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 07-06		1,275.26	[illegible]
7/9		Recurring Payment authorized on 07/08 Vesta *AT&T 866-608-3007 OR S588189365662902 Card 4194		30.06	
7/9		Purchase authorized on 07/08 AOL*Fs Aoltechfort 866-485-9217 TX S588190088758391 Card 4194		3.99	
7/9		Purchase authorized on 07/08 AOL*Fs Assist By A 866-485-9217 VA S388190088759704 Card 4194		19.99	
7/9		Recurring Payment authorized on 07/08 AOL*Fs Computerche 866-485-9225 VA S308190093056784 Card 4194		4.99	360.63
7/10		Recurring Payment authorized on 07/09 AOL*Fs Safecentral 866-485-9217 VA S588191093158291 Card 4194		2.95	
7/10		Recurring Payment authorized on 07/09 AOL*Fs Search&Reco 866-485-9217 VA S468191093151285 Card 4194		3.99	353.69
7/11		Edeposit IN Branch/Store 07/11/18 04:52:56 Pm 900 N Green Valley Pkwy Henderson NV 4194	500.00		853.69
7/16		Purchase Return authorized on 07/15 IN *Access Transcr 855-8732223 IN S628197543849656 Card 4194	70.85		
7/16		Edeposit IN Branch/Store 07/16/18 04:49:24 Pm 1160 Grant Ave San Francisco CA 4194	400.00		
7/16		Recurring Payment authorized on 07/14 AOL* Service 800-827-6364 VA S588196090390532 Card 4194		14.95	
7/16		Recurring Payment authorized on 07/14 Polar Air & Heatin 702-458-8895 NV S468196166820173 Card 4194		14.95	
7/16		Purchase authorized on 07/15 Lex*Lexis Nexis 800-897-3183 OH S468196530983516 Card 4194		156.20	
7/16		NV Energy South Npc Pymt 023487491951562 Yousif Halloum		258.00	880.44
7/17		Purchase authorized on 07/16 Cofhenderson/Utili 702-267-5900 NV S308197562351822 Card 4194		92.04	788.40
7/18		SSA Treas 310 Xxsoc Sec 071818 xxxxx2986A SSA Yousif H Halloum	1,357.00		2,145.40
7/20	8151	Check		400.00	1,745.40
7/23		Purchase authorized on 07/20 Apria-Medical Equi 949-639-4217 CA S468201608920154 Card 4194		46.20	
7/23		Purchase authorized on 07/20 Fedex 772779360380 Memphis TN S468201849695306 Card 4194		9.89	
7/23		Purchase authorized on 07/20 Fedex 910288282558 Memphis TN S468201849847039 Card 4194		1.40	
7/23		Purchase authorized on 07/21 Samsclub #6261 Las Vegas NV P00000000737692739 Card 4194		59.21	
7/23		Purchase authorized on 07/22 Wal-Mart Super Center Las Vegas NV P00000000773900906 Card 4194		23.93	1,604.77
7/25		Purchase authorized on 07/24 Apl* Itunes.Com/Bi 866-712-7753 CA S308205555966253 Card 4194		0.99	
7/25		Cox Comm Las Bankdraft 072518 476089320303001 Iman Halloum		255.07	1,348.71
7/26		Purchase authorized on 07/25 Zaytoon Mediterran Las Vegas NV S588207067199516 Card 4194		28.20	
7/26		Purchase authorized on 07/26 Sam's Club Las Vegas NV P00000000281746935 Card 4194		14.05	1,306.46

Wells Fargo Everyday Checking

Account number: [redacted] ■ August 1, 2018 - August 31, 2018 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

In the "Available balance, posting order, and overdrafts" section of the Deposit Account Agreement under the question "How do we process (post) transactions to your account?", we are replacing the paragraph beginning with "Your available balance will be reduced by pending withdrawals" to include a new fee waiver, as follows:

Your available balance will be reduced by pending withdrawals, such as debit card transactions we have authorized and must pay when they are sent to us for payment. If your account has insufficient funds as reflected by your available balance, the bank may assess overdraft and/or non-sufficient funds (NSF) fees on transactions we pay or return during nightly processing. A pending transaction will typically remain pending until we receive it for payment from your account, but we must release the pending transaction hold after three business days for most transactions. These pending transactions may be sent to us for payment after they have dropped from your account, but we must pay them when we receive them for payment.

In some circumstances, previously-authorized transactions may be paid into overdraft if other transactions or fees have reduced your balance before the pending transactions are sent to us for payment. To minimize the number of overdraft fees in these circumstances, we track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these

WELLS FARGO

transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them. In those cases, you may be charged an overdraft fee if the transaction is paid into overdraft.

In addition, in the "Available balance, posting order, and overdrafts" section of the Deposit Account Agreement under the heading "IMPORTANT INFORMATION ABOUT FEES," we added the following:

We track transactions that reduced your available balance while pending and caused overdraft fees on other transactions. If these transactions are presented for payment within 10 business days after they first appeared as pending, we will waive any overdraft fees on those transactions. In rare circumstances, the merchant presents transactions for payment with a different identification code than was used when the transaction was sent for authorization and we are unable to match them.

Activity summary

Beginning balance on 8/1	$1,506.46
Deposits/Additions	2,386.89
Withdrawals/Subtractions	- 3,623.34
Ending balance on 8/31	**$270.01**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1		Edeposit IN Branch/Store 08/01/18 02:49:59 Pm 900 N Green Valley Pkwy Henderson NV 4194	400.00		1,906.46
8/2		Purchase authorized on 07/31 Apl* Itunes.Com/Bi 866-712-7753 CA S388213186270857 Card 4194		0.99	1,905.47
8/6		Recurring Payment authorized on 08/04 AOL*Fs Systemmech 866-485-9217 VA S308217093429666 Card 4194		4.99	
8/6		Recurring Payment authorized on 08/05 AOL*Fs Support.Com 866-485-9217 VA S388218093382585 Card 4194		3.99	1,896.49
8/7	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 08-07		1,275.26	~~621.23~~
8/8		Recurring Payment authorized on 08/07 Vesta *AT&T 866-608-3007 OR S388219357645086 Card 4194		30.06	591.17
8/9		Edeposit IN Branch/Store 08/09/18 06:14:51 Pm 1700 E Charleston Blvd Las Vegas NV 4194	500.00		
8/9		Purchase authorized on 08/07 Legal Process Serv 702-471-7255 NV S588219672224336 Card 4194		165.00	
8/9		Purchase authorized on 08/07 Rei*Payment Center 800-227-9597 OH S388220126950276 Card 4194		156.20	
8/9		Purchase authorized on 08/08 AOL*Fs Aoltechfort 866-485-9217 TX S388221089279386 Card 4194		3.99	
8/9		Purchase authorized on 08/08 AOL*Fs Assist By A 866-485-9217 VA S588221089271730 Card 4194		19.99	
8/9		Recurring Payment authorized on 08/08 AOL*Fs Computerche 866-485-9225 VA S388221093896611 Card 4194		4.99	741.00
8/10		Recurring Payment authorized on 08/09 AOL*Fs Safecentral 866-485-9217 VA S388222092980174 Card 4194		2.95	
8/10		Recurring Payment authorized on 08/09 AOL*Fs Search&Reco 866-485-9217 VA S388222092980139 Card 4194		3.99	734.06

Wells Fargo Everyday Checking

Account number: [redacted] ■ September 1, 2018 - September 30, 2018 ■ Page 1 of 6

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 9/1	$270.01
Deposits/Additions	4,057.00
Withdrawals/Subtractions	- 3,827.20
Ending balance on 9/30	**$499.81**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/4		Edeposit IN Branch/Store 09/04/18 10:21:18 Am 10010 S Eastern Ave Henderson NV 6017	500.00		
9/4		Edeposit IN Branch/Store 09/04/18 03:02:37 Pm 1160 Grant Ave San Francisco CA 3819	1,800.00		
9/4		Purchase authorized on 09/01 Successfulmatch.CO 416-628-1072 CA S588245191754755 Card 4194		90.00	
9/4		Purchase authorized on 09/02 WM Superc Wal-Mart Sup Las Vegas NV P00000000177412620 Card 4194		5.66	
9/4		Purchase authorized on 09/03 WM Superc Wal-Mart Sup Las Vegas NV P00000000335445493 Card 4194		11.68	
9/4		Purchase authorized on 09/04 Wal-Mart #2593 Las Vegas NV P00000000879614483 Card 6017		17.42	2,445.25
9/5	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 09-05		1,275.26	[illegible]
9/6		Purchase authorized on 09/06 Star Nursery 1006 Las Vegas NV P00468249588439153 Card 6017		47.36	1,122.63
9/7		Purchase with Cash Back $ 40.00 authorized on 09/07 WM Superc Wal-Mart Sup Las Vegas NV P00000000371332771 Card 6017		52.46	1,070.17
9/10		Purchase authorized on 09/06 Claudia K Vogel MD Henderson NV S388249717697948 Card 6017		50.00	
9/10		Purchase authorized on 09/06 IN N Out Burger 16 Las Vegas NV S308249775706351 Card 6017		8.06	
9/10		Purchase authorized on 09/07 McDonald's F24975 Henderson NV S308250649995718 Card 6017		4.33	
9/10		Purchase authorized on 09/08 Vesta *AT&T 866-608-3007 OR S308251589512385 Card 6017		35.06	
9/10		Purchase authorized on 09/10 Wal-Mart Super Center Las Vegas NV P00000000733499524 Card 6017		38.68	
9/10		Purchase authorized on 09/10 Wal-Mart Super Center Las Vegas NV P00000000884490751 Card 6017		15.35	918.69
9/11		Recurring Payment authorized on 09/09 AOL*Fs Assist By A 866-485-9217 VA S388252753144528 Card 6017		19.99	898.70
9/12		Purchase authorized on 09/11 Wal-Mart Super Center Las Vegas NV P00000000136478500 Card 6017		20.82	
9/12		Purchase authorized on 09/12 Solutions Specialty Ph Las Vegas NV P00000000080604890 Card 6017		127.00	
9/12		Purchase with Cash Back $ 40.00 authorized on 09/12 Wal-Mart Super Center Las Vegas NV P00000000283452833 Card 6017		55.53	695.35
9/14		Edeposit IN Branch/Store 09/14/18 09:44:41 Am 900 N Green Valley Pkwy Henderson NV 7650	400.00		
9/14		Purchase authorized on 09/12 New Eyes Las Vegas NV S388255549649738 Card 6017		40.00	
9/14		Purchase authorized on 09/13 IN *Access Transcr 855-8732223 IN S468256725974112 Card 7650		72.75	
9/14		Purchase authorized on 09/13 Office Max/Offi 6980 Arro Las Vegas NV P00388257081687198 Card 7650		133.14	
9/14		Purchase authorized on 09/14 Smiths Fo 10616 E. Eas Henderson NV P00000000732040326 Card 7650		4.58	844.88
9/17		Purchase authorized on 09/14 McDonald's F24975 Henderson NV S388257645770591 Card 7650		4.33	
9/17		Purchase authorized on 09/14 Claudia K Vogel MD Henderson NV S388257683736837 Card 7650		50.00	
9/17		Purchase authorized on 09/15 McDonald's F24975 Henderson NV S308258664766270 Card 7650		4.33	
9/17		Purchase authorized on 09/15 Fedex 782800171350 Memphis TN S468258743549559 Card 7650		26.20	
9/17		Purchase authorized on 09/15 WM Superc Wal-Mart Sup Las Vegas NV P00000000270684262 Card 7650		12.23	
9/17		Purchase authorized on 09/16 WM Superc Wal-Mart Sup Las Vegas NV P00000000233635596 Card 7650		13.51	

Wells Fargo Everyday Checking

Account number: [redacted] ■ October 1, 2018 - October 31, 2018 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 10/1	$499.81
Deposits/Additions	4,676.40
Withdrawals/Subtractions	- 4,734.73
Ending balance on 10/31	**$441.48**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/1		Edeposit IN Branch/Store 10/01/18 04:04:43 Pm 1160 Grant Ave San Francisco CA 3819	1,500.00		
10/1		Purchase authorized on 09/27 Claudia K Vogel MD Henderson NV S308270688896550 Card 7650		50.00	
10/1		Recurring Payment authorized on 09/28 Apl*Itunes.Com/Bil 800-275-2273 CA S468271369694033 Card 7650		0.99	
10/1		Purchase authorized on 09/30 Wal-Mart Super Center Las Vegas NV P00000000833323864 Card 7650		28.55	
10/1		Purchase authorized on 09/30 Wal-Mart #2593 Las Vegas NV P00000000886848393 Card 7650		8.54	1,911.73
10/3		Edeposit IN Branch/Store 10/03/18 04:46:06 Pm 900 N Green Valley Pkwy Henderson NV 7650	300.00		
10/3	1	Deposited OR Cashed Check		300.00	1,911.73
10/5		Purchase with Cash Back $ 40.00 authorized on 10/04 Wal-Mart Super Center Las Vegas NV P00000000270215262 Card 7650		54.63	
10/5	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 10-05		1,275.26	~~431.84~~
10/9		Purchase Return authorized on 10/07 IN *Access Transcr 855-8732223 IN S628281849444178 Card 7650	19.40		
10/9		Edeposit IN Branch/Store 10/09/18 12:10:44 Pm 2658 W Horizon Ridge Pkwy Henderson NV 7650	700.00		
10/9		Recurring Payment authorized on 10/06 Vesta *AT&T 866-608-3007 OR S388279455242854 Card 7650		30.06	
10/9		Purchase authorized on 10/06 Sams Club Sam's Club Las Vegas NV P00000000383924820 Card 7650		63.26	
10/9		Purchase authorized on 10/06 Wal-Mart Super Center Las Vegas NV P00000000184050692 Card 7650		16.95	
10/9		Purchase authorized on 10/07 Rei*Payment Center 800-227-9597 OH S468280599725555 Card 7650		312.40	
10/9		Purchase authorized on 10/09 WM Superc Wal-Mart Sup Las Vegas NV P00000000781376862 Card 7650		34.27	844.30
10/10		Recurring Payment authorized on 10/09 AOL*Fs Safecentral 866-485-9217 VA S588283093782739 Card 7650		2.95	
10/10		Recurring Payment authorized on 10/09 AOL*Fs Search&Reco 866-485-9217 VA S388283093782013 Card 7650		3.99	
10/10		Purchase authorized on 10/10 The Home Depot #3306 Las Vegas NV P00308283708592327 Card 7650		16.72	820.64
10/11		Purchase authorized on 10/09 Claudia K Vogel MD Henderson NV S468282699189356 Card 7650		50.00	
10/11		Recurring Payment authorized on 10/10 Fedex 451509152 800-4633339 TN S308283515576809 Card 7650		27.60	
10/11		Purchase with Cash Back $ 40.00 authorized on 10/10 Wal-Mart #2593 Las Vegas NV P00000000581290627 Card 7650		66.78	
10/11		Purchase authorized on 10/11 Wal-Mart Super Center Las Vegas NV P00000000481658006 Card 7650		19.38	656.88
10/12		Recurring Payment authorized on 10/11 AOL*Fs Assist By A 866-485-9217 VA S308284507152297 Card 7650		19.99	636.89
10/15		Purchase authorized on 10/12 WM Superc Wal-Mart Sup Las Vegas NV P00000000575624604 Card 7650		34.49	
10/15		Recurring Payment authorized on 10/14 AOL* Service 800-827-6364 VA S468288091316356 Card 7650		14.95	587.45
10/16		Purchase authorized on 10/13 Fedexoffice 0001 Las Vegas NV S588286665398262 Card 7650		10.83	
10/16		Recurring Payment authorized on 10/15 Fedex 452020739 800-4633339 TN S388288517325993 Card 7650		9.23	
10/16		Purchase authorized on 10/15 Sam's Club Las Vegas NV P00000000987565679 Card 7650		31.96	
10/16		Purchase authorized on 10/16 Sams Club Sam's Club Las Vegas NV P00000000571531953 Card 7650		60.71	474.72
10/17		SSA Treas 310 Xxsoc Sec 101718 xxxxx2986A SSA Yousif H Halloum	1,357.00		

Wells Fargo Everyday Checking

Account number: [redacted] ■ November 1, 2018 - November 30, 2018 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 11/1	$441.48
Deposits/Additions	3,228.84
Withdrawals/Subtractions	- 3,144.84
Ending balance on 11/30	**$525.48**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/5		Edeposit IN Branch/Store 11/03/18 04:21:07 Pm 1160 Grant Ave San Francisco CA 3819	1,280.00		
11/5		Purchase authorized on 11/04 Vesta *AT&T 866-608-3007 OR S588308767286275 Card 7650		55.06	
11/5		Purchase authorized on 11/04 WM Superc Wal-Mart Sup Las Vegas NV P00000000183770270 Card 7650		31.64	1,634.78
11/6	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 11-06		1,275.26	[illegible]
11/7		Edeposit IN Branch/Store 11/07/18 09:23:15 Am 2658 W Horizon Ridge Pkwy Henderson NV 7650	500.00		859.52
11/8		Purchase authorized on 11/07 Rei*Payment Center 800-227-9597 OH S388311401924477 Card 7650		156.20	703.32
11/9		Purchase authorized on 11/08 AOL*Fs Assist By A 866-485-9217 VA S588313126016844 Card 7650		19.99	683.33
11/13		Recurring Payment authorized on 11/09 AOL*Fs Safecentral 866-485-9217 VA S588314130006516 Card 7650		2.95	
11/13		Recurring Payment authorized on 11/09 AOL*Fs Search&Reco 866-485-9217 VA S388314130008764 Card 7650		3.99	676.39
11/15		Recurring Payment authorized on 11/14 AOL* Service 800-827-6364 VA S308319128194507 Card 7650		14.95	661.44
11/20		Purchase authorized on 11/20 Centennial Toyota. Las Vegas NV P00000000571123677 Card 7650		210.00	451.44
11/21		SSA Treas 310 Xxsoc Sec 112118 xxxxx2986A SSA Yousif H Halloum	1,357.00		
11/21		ATM Withdrawal authorized on 11/21 10010 S. Eastern Ave Henderson NV 0003028 ATM ID 5456Y Card 7650		300.00	
11/21		Purchase authorized on 11/21 Walgreens Store 2389 E Wi Las Vegas NV P00588325671997358 Card 7650		52.00	
11/21		Purchase authorized on 11/21 Sams Club Sam's Club Las Vegas NV P00000000989084427 Card 7650		60.94	1,395.50
11/23		Non-WF ATM Balance Inquiry Fee 11/22 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 7650		2.00	
11/23		Non-WF ATM Withdrawal authorized on 11/22 2300 Paseo Verde Parkwa Henderson NV 00588327112633524 ATM ID Nvgvra03 Card 7650		303.95	
11/23		Non-Wells Fargo ATM Transaction Fee		2.50	
11/23		Purchase authorized on 11/23 Wal-Mart #4356 Las Vegas NV P00000000980369332 Card 7650		114.66	
11/23		Purchase Return authorized on 11/23 Wal-Mart #4356 Las Vegas NV P00000000085551956 Card 7650	91.84		1,064.23
11/26		Recurring Payment authorized on 11/23 Wmv*Match.Com 800-326-5161 TX S468328243918185 Card 7650		78.96	
11/26		Recurring Payment authorized on 11/24 Apl*Itunes.Com/Bil 800-275-2273 CA S468328592148149 Card 7650		0.99	
11/26		Purchase authorized on 11/25 Wal-Mart #2593 Las Vegas NV P00000000870412925 Card 7650		25.70	
11/26		Cox Comm Las Bankdraft 112518 476089320303001 Iman Halloum		262.13	696.45
11/27		Purchase authorized on 11/27 Lowe's #1719 Las Vegas NV P00588332044159066 Card 7650		37.88	658.57
11/28		Purchase authorized on 11/28 Samsclub #6261 Las Vegas NV P00000000236597714 Card 7650		5.19	

Wells Fargo Everyday Checking

Account number: [redacted] ■ December 1, 2018 - December 31, 2018 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 12/1	$525.48
Deposits/Additions	3,590.95
Withdrawals/Subtractions	- 3,781.32
Ending balance on 12/31	**$335.11**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0012266
Sheet 00001 of 00003

WELLS FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/3		Non-WF ATM Balance Inquiry Fee 12/01 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 7650		2.00	
12/3		Purchase authorized on 12/01 Sams Club Sam's Club Las Vegas NV P00000000476085659 Card 7650		58.70	
12/3		Purchase authorized on 12/01 WM Superc Wal-Mart Sup Las Vegas NV P00000000230391386 Card 7650		17.00	
12/3		ATM Withdrawal authorized on 12/01 10010 S. Eastern Ave Henderson NV 0003884 ATM ID 5456Y Card 7650		100.00	
12/3		Recurring Payment authorized on 12/02 Vesta *AT&T 866-608-3007 OR S588336459000145 Card 7650		55.06	292.72
12/4		Edeposit IN Branch/Store 12/04/18 09:34:40 Am 2658 W Horizon Ridge Pkwy Henderson NV 7650	2,000.00		
12/4		Purchase authorized on 12/04 Solutions Specialty Ph Las Vegas NV P00000000830848090 Card 7650		127.00	2,165.72
12/5		Recurring Payment authorized on 12/04 Apl*Itunes.Com/Bil 800-275-2273 CA S468338498083167 Card 7650		15.99	
12/5	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 12-05		1,275.26	[redacted]
12/10		Purchase authorized on 12/07 Rei*Payment Center 800-227-9597 OH S308341404751995 Card 7650		156.20	
12/10		Purchase authorized on 12/08 AOL*Fs Assist By A 866-485-9217 VA S388343127846135 Card 7650		19.99	
12/10		Recurring Payment authorized on 12/09 AOL*Fs Safecentral 866-485-9217 VA S588344132115191 Card 7650		2.95	
12/10		Recurring Payment authorized on 12/09 AOL*Fs Search&Reco 866-485-9217 VA S468344132111582 Card 7650		3.99	691.34
12/14		Purchase authorized on 12/14 Sams Club Sam's Club Las Vegas NV P00000000086971541 Card 7650		58.06	633.28
12/17		Recurring Payment authorized on 12/14 AOL* Service 800-827-6364 VA S308349128589306 Card 7650		14.95	
12/17		Purchase authorized on 12/15 Lowe's #1719 Las Vegas NV P00588349726166191 Card 7650		70.37	
12/17		Recurring Payment authorized on 12/16 Vesta *AT&T 866-6083007 OR S308350460028138 Card 7650		26.06	
12/17		Purchase authorized on 12/17 Wal-Mart Super Center Las Vegas NV P00000000784555695 Card 7650		26.27	
12/17	8209	Check		325.50	170.13
12/18		Purchase authorized on 12/18 Wal-Mart #2593 Las Vegas NV P00000000683558526 Card 7650		15.38	154.75
12/19		SSA Treas 310 Xxsoc Sec 121918 xxxxx2986A SSA Yousif H Halloum	1,357.00		
12/19		Purchase authorized on 12/18 IN *Access Transcr 855-8732223 IN S588352614934860 Card 7650		116.40	
12/19		Non-WF ATM Withdrawal authorized on 12/19 2300 Paseo Verde Parkwa Henderson NV 00308354071782426 ATM ID Nvgvra03 Card 7650		203.95	
12/19		Non-Wells Fargo ATM Transaction Fee		2.50	
12/19		Cty of Henderson Utilities 0001402164 Yousif H Halloum		88.27	1,100.63
12/20		Non-WF ATM Balance Inquiry Fee 12/19 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 7650		2.00	
12/20		Purchase authorized on 12/20 Walgreens Store 2389 E WI Las Vegas NV P00468354675562944 Card 7650		12.76	1,085.87
12/21		Non-WF ATM Balance Inquiry Fee 12/20 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 7650		2.00	
12/21		Non-WF ATM Withdrawal authorized on 12/20 2300 Paseo Verde Parkwa Henderson NV 00388355114852275 ATM ID Nvgvra03 Card 7650		203.95	
12/21		Non-Wells Fargo ATM Transaction Fee		2.50	877.42
12/24		Purchase authorized on 12/22 WM Superc Wal-Mart Sup Las Vegas NV P00000000083131850 Card 7650		43.40	834.02

EXHIBIT "H"

BANK STATEMENTS OF PAYMENT HISTORY AFTER THE APPROVAL OF THE LOAN MODIFICATION

January 1, 2019 through November 30, 2019

Wells Fargo® Preferred Checking

Account number: [redacted] ■ January 1, 2019 - January 31, 2019 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 1/1	$335.11
Deposits/Additions	4,033.00
Withdrawals/Subtractions	- 4,151.56
Ending balance on 1/31	**$216.55**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0008320
Sheet 00001 of 00003

WELLS FARGO

Interest summary

Interest paid this statement	$0.00
Average collected balance	$495.71
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.00
Total interest paid in 2018	$0.00

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/2		Edeposit IN Branch/Store 01/02/19 01:05:35 Pm 900 N Green Valley Pkwy Henderson NV 7650	1,000.00		
1/2		Recurring Payment authorized on 01/01 Vesta *AT&T 866-608-3007 OR S589001442572298 Card 7650		55.06	1,280.05
1/3		Edeposit IN Branch/Store 01/03/19 02:52:35 Pm 900 N Green Valley Pkwy Henderson NV 7650	1,000.00		
1/3		Purchase Bank Check OR Draft		298.00	1,982.05
1/4		Purchase authorized on 01/03 NV Energy/Paysite Las Vegas NV S309004012967660 Card 7650		261.00	
1/4		Purchase authorized on 01/04 Sams Club Sam's Club Las Vegas NV P00000000671557374 Card 7650		44.51	
1/4		Purchase authorized on 01/04 Bedbath&Beyond# 7175 Arro Rainbow & Arr NV P00589004769277539 Card 7650		43.29	
1/4		Purchase authorized on 01/04 WM Superc Wal-Mart Sup Las Vegas NV P00000000276533597 Card 7650		8.77	1,624.48
1/7		Recurring Payment authorized on 01/04 Apl*Itunes.Com/Bil 800-275-2273 CA S469004498385725 Card 7650		15.99	
1/7	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 01-07		1,275.26	
1/7		Purchase authorized on 01/06 WM Superc Wal-Mart Sup Las Vegas NV P00000000179369708 Card 7650		25.84	
1/7		Purchase authorized on 01/07 Samsclub #6261 Las Vegas NV P00000000031392471 Card 7650		81.07	226.32
1/8		Purchase authorized on 01/07 Rei*Payment Center 800-227-9597 OH S589007374321151 Card 7650		156.20	70.12
1/9		Edeposit IN Branch/Store 01/09/19 01:14:53 Pm 2658 W Horizon Ridge Pkwy Henderson NV 7650	300.00		
1/9		Purchase authorized on 01/08 AOL*Fs Assist By A 866-485-9217 VA S389009128882752 Card 7650		19.99	350.13
1/10		Recurring Payment authorized on 01/09 AOL*Fs Safecentral 866-485-9217 VA S469010132288999 Card 7650		2.95	
1/10		Recurring Payment authorized on 01/09 AOL*Fs Search&Reco 866-485-9217 VA S389010132283596 Card 7650		3.99	343.19
1/11		Cty of Henderson Utilities 0001433758 Yousif H Halloum		83.38	259.81
1/14		Purchase authorized on 01/13 Walgreens Store 2389 E WI Las Vegas NV P00309013303345812 Card 7650		12.98	
1/14		Purchase with Cash Back $ 20.00 authorized on 01/13 Wal-Mart #2593 Las Vegas NV P00000000483181186 Card 7650		27.08	219.75
1/15		Recurring Payment authorized on 01/14 AOL* Service 800-827-6364 VA S309015128942867 Card 7650		14.95	
1/15		Purchase authorized on 01/15 WM Superc Wal-Mart Sup Las Vegas NV P00000000633529489 Card 7650		7.41	197.39
1/16		Non-WF ATM Balance Inquiry Fee 01/15 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 7650		2.00	
1/16		SSA Treas 310 Xxsoc Sec 011619 xxxxx2986A SSA Yousif H Halloum	1,433.00		
1/16		Recurring Payment authorized on 01/15 Vesta *AT&T Prepa 866-608-3007 OR S589015446500441 Card 7650		30.06	1,598.33

Wells Fargo® Preferred Checking

Account number: [redacted] ■ February 1, 2019 - February 28, 2019 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 2/1	$216.55
Deposits/Additions	3,933.00
Withdrawals/Subtractions	- 3,684.05
Ending balance on 2/28	**$465.50**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0009022
Sheet 00001 of 00002

WELLS FARGO

Interest summary

Interest paid this statement	$0.00
Average collected balance	$552.49
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.00
Total interest paid in 2018	$0.00

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/1		Recurring Payment authorized on 01/31 Vesta *AT&T Prepa 866-608-3007 OR S309031477254967 Card 7650		55.06	161.49
2/4		Edeposit IN Branch/Store 02/04/19 10:01:50 Am 2658 W Horizon Ridge Pkwy Henderson NV 7650	1,300.00		1,461.49
2/5		Recurring Payment authorized on 02/04 Apl*Itunes.Com/Bil 800-275-2273 CA S309035497759432 Card 7650		15.99	
2/5	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 02-05		1,275.26	670.24
2/6		Edeposit IN Branch/Store 02/06/19 10:41:58 Am 900 N Green Valley Pkwy Henderson NV 7650	500.00		
2/8		Deposit Made In A Branch/Store	300.00		
2/8		Purchase authorized on 02/07 Rei*Payment Center 800-227-9597 OH S589038387099740 Card 7650		156.20	
2/8		Purchase authorized on 02/07 NV Energy/Paysite Las Vegas NV S589038814515859 Card 7650		258.30	
2/8		Purchase authorized on 02/08 Sams Club Sam's Club Las Vegas NV P00000000570352769 Card 7650		54.93	500.81
2/11		Purchase authorized on 02/08 AOL*Fs Assist By A 866-485-9217 VA S469040128502721 Card 7650		19.99	
2/11		Recurring Payment authorized on 02/09 AOL*Fs Safecentral 866-485-9217 VA S389041133535593 Card 7650		2.95	
2/11		Recurring Payment authorized on 02/09 AOL*Fs Search&Reco 866-485-9217 VA S589041133533755 Card 7650		3.99	473.88
2/12		Edeposit IN Branch/Store 02/12/19 09:30:46 Am 900 N Green Valley Pkwy Henderson NV 7650	400.00		873.88
2/13		Purchase authorized on 02/12 Pacer800-676-6856l 800-676-6856 TX S309043614300249 Card 7650		211.40	662.48
2/14		Purchase with Cash Back $ 40.00 authorized on 02/13 Wal-Mart Super Center Las Vegas NV P00000000933630984 Card 7650		56.96	605.52
2/15		Recurring Payment authorized on 02/14 Vesta *AT&T Prepa 866-608-3007 OR S309045438878673 Card 7650		30.06	
2/15		Recurring Payment authorized on 02/14 AOL* Service 800-827-6364 VA S389046131130612 Card 7650		14.95	
2/15		ATM Withdrawal authorized on 02/15 4182 Blue Diamond Rd Las Vegas NV 0005012 ATM ID 9911x Card 7650		200.00	360.51
2/19		Non-WF ATM Balance Inquiry Fee 02/18 2300 Paseo V Henderson NV ATM ID Nvgvra03 Card 7650		2.00	
2/19		Purchase authorized on 02/16 Sams Club Sam's Club Las Vegas NV P00000000677784576 Card 7650		56.40	
2/19		Non-WF ATM Withdrawal authorized on 02/18 2300 Paseo Verde Parkwa Henderson NV 00589050123841639 ATM ID Nvgvra03 Card 7650		103.95	
2/19		Cty of Henderson Utilities 0001474473 Yousif H Halloum		112.63	85.53
2/20		SSA Treas 310 Xxsoc Sec 022019 xxxxx2986A SSA Yousif H Halloum	1,433.00		
2/20		Purchase with Cash Back $ 60.00 authorized on 02/20 Costco Whse #0673 Henderson NV P00589051759513321 Card 7650		87.68	

Wells Fargo® Preferred Checking

Account number: [redacted] ■ March 1, 2019 - March 31, 2019 ■ Page 1 of 4

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 3/1	$465.50
Deposits/Additions	3,333.00
Withdrawals/Subtractions	- 3,411.25
Ending balance on 3/31	**$387.25**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0010833
Sheet 00001 of 00002

WELLS FARGO

Interest summary

Interest paid this statement	$0.00
Average collected balance	$570.96
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.00
Total interest paid in 2018	$0.00

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/4		Edeposit IN Branch/Store 03/04/19 02:59:01 Pm 900 N Green Valley Pkwy Henderson NV 7650	1,300.00		
3/4		Recurring Payment authorized on 03/02 Vesta *AT&T Prepa 866-608-3007 OR S309061419972836 Card 7650		55.06	
3/4		Purchase authorized on 03/02 Lvac Southeast Las Vegas NV S389061760199592 Card 7650		98.00	
3/4		Purchase authorized on 03/02 Wal-Mart Super Center Las Vegas NV P00000000781545862 Card 7650		27.64	
3/4		Purchase authorized on 03/02 Sams Club Sam's Club Las Vegas NV P00000000032509970 Card 7650		51.01	
3/4		Purchase authorized on 03/04 WM Superc Wal-Mart Sup Las Vegas NV P00000000073478881 Card 7650		37.41	1,496.38
3/5		Edeposit IN Branch/Store 03/05/19 03:14:57 Pm 2658 W Horizon Ridge Pkwy Henderson NV 7650	300.00		
3/5	[redacted]	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 03-05		1,275.26	[redacted]
3/6		Purchase authorized on 03/06 Solutions Specialty Ph Las Vegas NV P00000000375282502 Card 7650		140.00	381.12
3/7		Purchase authorized on 03/07 Wal-Mart #4356 Las Vegas NV P00000000536934184 Card 7650		23.32	357.80
3/8		Purchase authorized on 03/07 Rei*Payment Center 800-227-9597 OH S589066428568702 Card 7650		156.20	201.60
3/11		Purchase authorized on 03/08 Apl*Itunes.Com/Bil 866-712-7753 CA S589067498972899 Card 7650		15.99	
3/11		Purchase authorized on 03/08 AOL*Fs Assist By A 866-485-9217 VA S589068130480033 Card 7650		19.99	
3/11		Recurring Payment authorized on 03/09 AOL*Fs Safecentral 866-485-9217 VA S469069134665290 Card 7650		2.95	
3/11		Recurring Payment authorized on 03/09 AOL*Fs Search&Reco 866-485-9217 VA S469069134665322 Card 7650		3.99	158.68
3/12		Edeposit IN Branch/Store 03/12/19 02:38:06 Pm 2658 W Horizon Ridge Pkwy Henderson NV 7650	300.00		458.68
3/15		Recurring Payment authorized on 03/14 AOL* Service 800-827-6364 VA S389074094739420 Card 7650		14.95	443.73
3/18		Recurring Payment authorized on 03/16 Vesta *AT&T Prepa 866-608-3007 OR S389075391703671 Card 7650		30.06	413.67
3/20		SSA Treas 310 Xxsoc Sec 032019 xxxxx2986A SSA Yousif H Halloum	1,433.00		
3/20		Cty of Henderson Utilities 0001515044 Yousif H Halloum		108.04	1,738.63
3/21		Purchase authorized on 03/20 NV Energy/Paysite Las Vegas NV S469079785984375 Card 7650		265.02	
3/21		Non-WF ATM Withdrawal authorized on 03/21 129 E Fremont Street Las Vegas NV 00389080311188365 ATM ID P285468 Card 7650		507.99	965.62
3/25		Recurring Payment authorized on 03/24 Apl*Itunes.Com/Bil 866-712-7753 CA S469083556073826 Card 7650		0.99	
3/25		Purchase authorized on 03/25 Costco Gas #1320 Henderson NV P00309084746325818 Card 7650		54.84	

Wells Fargo® Preferred Checking

Account number: [redacted] ■ April 1, 2019 - April 30, 2019 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 4/1	$387.25
Deposits/Additions	3,904.01
Withdrawals/Subtractions	- 3,908.36
Ending balance on 4/30	**$382.90**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0009401
Sheet 00001 of 00003

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$550.18
Annual percentage yield earned	0.02%
Interest earned this statement period	$0.01
Interest paid this year	$0.01

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/1		Non-WF ATM Balance Inquiry Fee 03/30 3333 Blue Di Las Vegas NV ATM ID Nvshcx04 Card 7650		2.00	
4/1		Edeposit IN Branch/Store 04/01/19 02:19:08 Pm 10010 S Eastern Ave Henderson NV 7650	1,000.00		
4/1		Purchase authorized on 03/28 Japan Creek Market Las Vegas NV S309088013432575 Card 7650		5.04	
4/1		Non-WF ATM Withdrawal authorized on 03/30 3333 Blue Diamond Rd Las Vegas NV 00389090196167114 ATM ID Nvshcx04 Card 7650		204.25	
4/1		Purchase authorized on 04/01 WM Superc Wal-Mart Sup Las Vegas NV P00000000683871309 Card 7650		18.08	1,157.88
4/2		Edeposit IN Branch/Store 04/02/19 11:16:54 Am 900 N Green Valley Pkwy Henderson NV 7650	600.00		
4/2		Recurring Payment authorized on 04/01 Vesta *AT&T Prepa 866-608-3007 OR S309091397247322 Card 7650		55.06	1,702.82
4/5	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 04-05		1,275.26	~~427.56~~
4/8		Purchase authorized on 04/07 Rei*Payment Center 800-227-9597 OH S309097618728174 Card 7650		156.20	
4/8		Purchase authorized on 04/07 WM Superc Wal-Mart Sup Las Vegas NV P00000000830907741 Card 7650		38.24	
4/8		Purchase with Cash Back $ 50.00 authorized on 04/08 The Home Depot #3306 Las Vegas NV P00309098675752657 Card 7650		84.62	
4/8		Purchase with Cash Back $ 40.00 authorized on 04/08 Wal-Mart Super Center Las Vegas NV P00000000730655264 Card 7650		59.64	88.86
4/9		Edeposit IN Branch/Store 04/09/19 03:24:28 Pm 2658 W Horizon Ridge Pkwy Henderson NV 7650	300.00		
4/9		Purchase authorized on 04/08 Apl*Itunes.Com/Bil 866-712-7753 CA S309098461978565 Card 7650		15.99	
4/9		Purchase authorized on 04/08 WM Superc Wal-Mart Sup Las Vegas NV P00000000676935931 Card 7650		30.18	
4/9		Purchase authorized on 04/08 AOL*Fs Assist By A 866-485-9217 VA S389099088677050 Card 7650		19.99	322.70
4/10		Recurring Payment authorized on 04/09 AOL*Fs Safecentral 866-485-9217 VA S589100093089732 Card 7650		2.95	
4/10		Recurring Payment authorized on 04/09 AOL*Fs Search&Reco 866-485-9217 VA S309100093087055 Card 7650		3.99	315.76
4/12		Purchase authorized on 04/11 Wal-Mart Super Center Las Vegas NV P00000000182368461 Card 7650		28.02	287.74
4/15		Purchase authorized on 04/13 Costco Gas #1320 Henderson NV P00469103603279693 Card 7650		15.87	
4/15		Purchase with Cash Back $ 20.00 authorized on 04/13 Walgreens Store 2389 E WI Las Vegas NV P00589103676750866 Card 7650		28.50	
4/15		Recurring Payment authorized on 04/14 AOL* Service 800-827-6364 VA S469105090329103 Card 7650		17.95	225.42
4/16		Purchase authorized on 04/14 Arabiandate.Com 800-6041574 NY S309105181237853 Card 7650		96.00	
4/16		Purchase authorized on 04/15 Enterprise Rent-A- Las Vegas NV S309105691750143 Card 5629		50.00	

Wells Fargo® Preferred Checking

May 31, 2019 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 5/1	$382.90
Deposits/Additions	4,083.00
Withdrawals/Subtractions	- 4,134.87
Ending balance on 5/31	**$331.03**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0009279
Sheet 00001 of 00003

WELLS FARGO

Interest summary

Interest paid this statement	$0.00
Average collected balance	$696.80
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.01

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/2		Edeposit IN Branch/Store 05/02/19 11:23:43 Am 2658 W Horizon Ridge Pkwy Henderson NV 2819	1,000.00		
5/2		Recurring Payment authorized on 05/01 Vesta *AT&T Prepa 866-6083007 OR S589121394396296 Card 2819		55.06	1,327.84
5/3		Non-WF ATM Balance Inquiry Fee 05/02 3333 Blue Di Las Vegas NV ATM ID Nvshcx04 Card 2819		2.00	
5/3		Edeposit IN Branch/Store 05/03/19 12:12:38 Pm 2658 W Horizon Ridge Pkwy Henderson NV 2819	700.00		
5/3		Non-WF ATM Withdrawal authorized on 05/02 3333 Blue Diamond Rd Las Vegas NV 00589123062709865 ATM ID Nvshcx04 Card 2819		204.25	1,821.59
5/6		Purchase Return authorized on 05/03 Enterprise Rent-A- Las Vegas NV S309105691750143 Card 5629	50.00		
5/6		Purchase authorized on 05/03 Rei*Payment Center 800-227-9597 OH S469123612656997 Card 2819		156.20	
5/6		Recurring Payment authorized on 05/04 Apl*Itunes.Com/Bil 866-712-7753 CA S309124390433995 Card 2819		15.99	1,699.40
5/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 05-07		1,275.26	[illegible]
5/8		Purchase authorized on 05/07 Solutions Specialt Las Vegas NV S389127697904980 Card 2819		143.00	281.14
5/9		SSA Treas 310 Xxsoc Sec 050919 xxxxx2986A SSA Yousif H Halloum	25.00		306.14
5/10		Edeposit IN Branch/Store 05/10/19 10:45:50 Am 2658 W Horizon Ridge Pkwy Henderson NV 2819	300.00		
5/10		Purchase authorized on 05/09 Apria Direct 949-639-4217 CA S389129638353100 Card 2819		75.75	
5/10		Purchase authorized on 05/10 Big 5 Sporting Goods 3 Henderson NV P00000000173381463 Card 2819		21.64	508.75
5/13		Recurring Payment authorized on 05/10 AOL*Fs Search&Reco 866-485-9217 VA S589131134475502 Card 2819		3.99	
5/13		Recurring Payment authorized on 05/10 AOL*Fs Assist By A 866-485-9217 VA S589131134485708 Card 2819		19.99	
5/13		Purchase authorized on 05/10 AOL*Fs Aoltechfort 866-485-9217 TX S629132544207273 Card 2819		3.99	
5/13		Recurring Payment authorized on 05/10 AOL*Fs Safecentral 866-485-9217 VA S589131134563635 Card 2819		2.95	
5/13		ATM Withdrawal authorized on 05/11 900 N Green Valley Parkwa Henderson NV 0000726 ATM ID 5456P Card 2819		200.00	277.83
5/15		SSA Treas 310 Xxsoc Sec 051519 xxxxx2986A SSA Yousif H Halloum	1,408.00		
5/15		Purchase authorized on 05/15 Costco Whse #1320 Henderson NV P00389135730348426 Card 2819		83.93	
5/15		ATM Withdrawal authorized on 05/15 4182 Blue Diamond Rd Las Vegas NV 0008402 ATM ID 9911x Card 2819		500.00	1,101.90
5/16		Cty of Henderson Utilities 0001595273 Yousif H Halloum		62.68	1,039.22
5/17		Non-WF ATM Withdrawal authorized on 05/17 3600 Las Vegas Blvd So Las Vegas NV 00589137813075486 ATM ID Nvbgox02 Card 2819		307.99	
5/17		Non-Wells Fargo ATM Transaction Fee		2.50	728.73

Wells Fargo® Preferred Checking

June 30, 2019 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 6/1	$331.03
Deposits/Additions	3,963.00
Withdrawals/Subtractions	- 3,922.75
Ending balance on 6/30	**$371.28**

Account number: [redacted]
YOUSIF H HALLOUM
DEBTOR IN POSSESSION
CH 11 CASE #16-16815(NV)
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0010937
Sheet 00001 of 00003

WELLS FARGO

Interest summary

Interest paid this statement	$0.00
Average collected balance	$715.02
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.01

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/3		Non-WF ATM Balance Inquiry Fee 05/31 3333 Blue Di Las Vegas NV ATM ID Nvshcx04 Card 2819		2.00	
6/3		Non-WF ATM Balance Inquiry Fee 06/02 3333 Blue Di Las Vegas NV ATM ID Nvshcx04 Card 2819		2.00	
6/3		Non-WF ATM Balance Inquiry Fee 06/02 3333 Blue Di Las Vegas NV ATM ID Nvshcx04 Card 2819		2.00	
6/3		Edeposit IN Branch/Store 06/03/19 03:09:22 Pm 440 E Silverado Ranch Blvd Las Vegas NV 2819	100.00		
6/3		Recurring Payment authorized on 05/31 Vesta *AT&T Prepa 866-608-3007 OR S469151383250481 Card 2819		55.06	
6/3		Non-WF ATM Withdrawal authorized on 05/31 3333 Blue Diamond Rd Las Vegas NV 00389152234587000 ATM ID Nvshcx04 Card 2819		104.25	
6/3		Purchase authorized on 06/02 Costco Gas #1320 Henderson NV P00469153623741824 Card 2819		20.01	
6/3		Purchase authorized on 06/02 Wal-Mart Super Center Las Vegas NV P00000000289376493 Card 2819		32.68	
6/3		Non-WF ATM Withdrawal authorized on 06/02 3333 Blue Diamond Rd Las Vegas NV 00469154244799752 ATM ID Nvshcx04 Card 2819		64.25	
6/3		Non-Wells Fargo ATM Transaction Fee		2.50	
6/3		Purchase authorized on 06/03 Costco Gas #1320 Henderson NV P00589154806466786 Card 2819		19.83	126.45
6/4		Edeposit IN Branch/Store 06/04/19 11:37:19 Am 2658 W Horizon Ridge Pkwy Henderson NV 2819	1,600.00		
6/4		ATM Withdrawal authorized on 06/04 4182 Blue Diamond Rd Las Vegas NV 0003591 ATM ID 9915W Card 2819		100.00	1,626.45
6/5		Recurring Payment authorized on 06/04 Apl*Itunes.Com/Bil 866-712-7753 CA S389155389849821 Card 2819		15.99	
6/5	*	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 06-05		1,275.26	~~335.20~~
6/6		Purchase Return authorized on 06/05 Courtcall *#981 Los Angeles CA S629157547514635 Card 2819	30.00		365.20
6/7		Recurring Payment authorized on 06/06 AOL*Fs Support.Com 866-485-9217 VA S389157645185280 Card 2819		3.99	
6/7		Recurring Payment authorized on 06/06 AOL*Fs Systemmech 866-485-9217 VA S469157645183517 Card 2819		4.99	356.22
6/10		Edeposit IN Branch/Store 06/08/19 10:35:29 Am 10010 S Eastern Ave Henderson NV 2819	500.00		
6/10		Purchase authorized on 06/07 Rei*Payment Center 800-227-9597 OH S309158346059250 Card 2819		156.20	
6/10		Purchase authorized on 06/08 AOL*Fs Aoltechfort 866-485-9217 TX S309160096437906 Card 2819		3.99	
6/10		Purchase authorized on 06/08 AOL*Fs Assist By A 866-485-9217 VA S389160096430373 Card 2819		19.99	
6/10		Recurring Payment authorized on 06/09 AOL*Fs Computerche 866-485-9225 VA S389160472620494 Card 2819		4.99	
6/10		Recurring Payment authorized on 06/09 AOL*Fs Safecentral 866-485-9217 VA S309161099860598 Card 2819		2.95	

Wells Fargo® Preferred Checking

July 31, 2019 ■ Page 1 of 6

WELLS FARGO

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 7/1	$371.28
Deposits/Additions	4,619.36
Withdrawals/Subtractions	- 4,280.48
Ending balance on 7/31	**$710.16**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0009321
Sheet 00001 of 00003

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$739.50
Annual percentage yield earned	0.02%
Interest earned this statement period	$0.01
Interest paid this year	$0.02

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		ATM Withdrawal authorized on 06/29 10010 S. Eastern Ave Henderson NV 0001944 ATM ID 5456Y Card 2819		250.00	
7/1		Purchase authorized on 06/29 Polar Air & Heatin 702-458-8895 NV S389181165053189 Card 2819		14.95	
7/1		Recurring Payment authorized on 06/30 Vesta *AT&T Prepa 866-608-3007 OR S589181386761122 Card 2819		55.06	
7/1		Purchase authorized on 06/30 Wal-Mart Super Center Las Vegas NV P00000000573721553 Card 2819		27.00	24.27
7/2		Edeposit IN Branch/Store 07/02/19 11:26:06 Am 2658 W Horizon Ridge Pkwy Henderson NV 2819	1,000.00		1,024.27
7/3		Non-WF ATM Balance Inquiry Fee 07/02 3333 Blue Di Las Vegas NV ATM ID Nvshcx04 Card 2819		2.00	
7/3		Edeposit IN Branch/Store 07/03/19 02:12:01 Pm 2658 W Horizon Ridge Pkwy Henderson NV 2819	700.00		
7/3		Non-WF ATM Withdrawal authorized on 07/02 3333 Blue Diamond Rd Las Vegas NV 00589184155839544 ATM ID Nvshcx04 Card 2819		204.75	1,517.52
7/5		Recurring Payment authorized on 07/04 AOL*Fs Systemmech 866-485-9217 VA S309186099501876 Card 2819		4.99	1,512.53
7/8		Edeposit IN Branch/Store 07/06/19 12:37:20 Pm 7255 S Rainbow Blvd Las Vegas NV 2819	200.00		
7/8		Purchase authorized on 07/05 Apria-Medical Equi 949-639-4217 CA S469186553554633 Card 2819		42.40	
7/8		Recurring Payment authorized on 07/05 AOL*Fs Support.Com 866-485-9217 VA S469187100308431 Card 2819		3.99	
7/8	✂	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 07-08		1,275.26	
7/8		Purchase authorized on 07/07 Rei*Payment Center 800-227-9597 OH S389188617798103 Card 2819		156.20	234.68
7/9		Edeposit IN Branch/Store 07/09/19 09:14:42 Am 2658 W Horizon Ridge Pkwy Henderson NV 2819	140.00		
7/9		Purchase authorized on 07/08 Apl* Itunes.Com/Bi 866-712-7753 CA S589189390244939 Card 2819		15.99	
7/9		Purchase with Cash Back $ 60.00 authorized on 07/08 Wal-Mart #4356 Las Vegas NV P00000000284522005 Card 2819		70.48	
7/9		Purchase authorized on 07/08 AOL*Fs Aoltechfort 866-485-9217 TX S309190096147138 Card 2819		3.99	
7/9		Purchase authorized on 07/08 AOL*Fs Assist By A 866-485-9217 VA S469190096149046 Card 2819		19.99	
7/9		Recurring Payment authorized on 07/08 AOL*Fs Computerche 866-485-9225 VA S589190099208715 Card 2819		4.99	259.24
7/10		Edeposit IN Branch/Store 07/10/19 10:48:25 Am 2658 W Horizon Ridge Pkwy Henderson NV 2819	300.00		
7/10		Recurring Payment authorized on 07/09 AOL*Fs Safecentral 866-485-9217 VA S309191099262217 Card 2819		2.95	
7/10		Recurring Payment authorized on 07/09 AOL*Fs Search&Reco 866-485-9217 VA S469191099265866 Card 2819		3.99	552.30
7/15		Non-WF ATM Balance Inquiry Fee 07/13 3333 Blue Di Las Vegas NV ATM ID Nvshcx05 Card 2819		2.00	

Wells Fargo® Preferred Checking

August 31, 2019 ■ Page 1 of 6

WELLS FARGO

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 8/1	$710.16
Deposits/Additions	3,733.00
Withdrawals/Subtractions	- 4,040.66
Ending balance on 8/31	**$402.50**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0009239
Sheet 00001 of 00003

WELLS FARGO

Interest summary

Interest paid this statement	$0.00
Average collected balance	$517.90
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.02

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1		Purchase authorized on 07/31 Vesta *AT&T Prepa 866-608-3007 OR S309212727859331 Card 2819		30.06	
8/1		Purchase authorized on 07/31 Apple Cash 877-233-8552 CA S589212732654055 Card 2819		15.00	665.10
8/2		Edeposit IN Branch/Store 08/02/19 04:45:22 Pm 900 N Green Valley Pkwy Henderson NV 2819	1,000.00		1,665.10
8/5		Non-WF ATM Balance Inquiry Fee 08/02 3333 Blue Di Las Vegas NV ATM ID Nvshcx04 Card 2819		2.00	
8/5		Edeposit IN Branch/Store 08/03/19 10:38:33 Am 900 N Green Valley Pkwy Henderson NV 2819	200.00		
8/5		Purchase authorized on 08/02 NV Energy/Speedpay 800-331-3103 NV S309215007471136 Card 2819		170.81	
8/5		Non-WF ATM Withdrawal authorized on 08/02 3333 Blue Diamond Rd Las Vegas NV 00469215112250441 ATM ID Nvshcx04 Card 2819		164.75	
8/5		Purchase authorized on 08/04 Apl*Itunes.Com/Bil 866-712-7753 CA S389216389765876 Card 2819		15.99	
8/5		Recurring Payment authorized on 08/04 AOL*Fs Systemmech 866-485-9217 VA S389217116856342 Card 2819		4.99	
8/5		Purchase authorized on 08/05 Costco Gas #1320 Henderson NV P00589217844978389 Card 2819		25.25	1,481.31
8/6		Edeposit IN Branch/Store 08/06/19 04:47:58 Pm 900 N Green Valley Pkwy Henderson NV 2819	300.00		
8/6		Recurring Payment authorized on 08/05 AOL*Fs Support.Com 866-485-9217 VA S469218115256421 Card 2819		3.99	
8/6	[redacted]	Bill Pay Caliber Home Loans Recurring xxxxx48517 on 08-06		1,275.26	
8/6	802	Check		47.52	454.54
8/7		Purchase authorized on 08/04 U-Haul Moving & St Henderson NV S469216679286459 Card 2819		23.45	431.09
8/8		Purchase authorized on 08/07 Rei*Payment Center 800-227-9597 OH S469219335119271 Card 2819		160.88	
8/8		Purchase authorized on 08/07 Apple Cash 877-233-8552 CA S469219361105928 Card 2819		30.00	
8/8		Purchase authorized on 08/08 Wal-Mart Super Center Las Vegas NV P00000000476830300 Card 2819		25.21	215.00
8/9		Purchase authorized on 08/08 AOL*Fs Aoltechfort 866-485-9217 TX S309221113875972 Card 2819		3.99	
8/9		Purchase authorized on 08/08 AOL*Fs Assist By A 866-485-9217 VA S309221113875969 Card 2819		19.99	
8/9		Recurring Payment authorized on 08/08 AOL*Fs Computerche 866-485-9225 VA S469221117540651 Card 2819		4.99	186.03
8/12		Edeposit IN Branch/Store 08/12/19 02:23:18 Pm 2658 W Horizon Ridge Pkwy Henderson NV 2819	300.00		
8/12		Purchase authorized on 08/08 Apple Cash 877-233-8552 CA S309221226903038 Card 2819		100.00	
8/12		Recurring Payment authorized on 08/09 AOL*Fs Safecentral 866-485-9217 VA S469222116599464 Card 2819		2.95	
8/12		Recurring Payment authorized on 08/09 AOL*Fs Search&Reco 866-485-9217 VA S589222116599137 Card 2819		3.99	

Wells Fargo® Preferred Checking

September 30, 2019 ■ Page 1 of 6

WELLS FARGO

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 9/1	$402.50
Deposits/Additions	4,173.01
Withdrawals/Subtractions	- 4,409.46
Ending balance on 9/30	**$166.05**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0011067
Sheet 00001 of 00003

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$459.84
Annual percentage yield earned	0.03%
Interest earned this statement period	$0.01
Interest paid this year	$0.03

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/3		Non-WF ATM Balance Inquiry Fee 09/02 3333 Blue Di Las Vegas NV ATM ID Nvshcx03 Card 2819		2.00	
9/3		Edeposit IN Branch/Store 09/03/19 03:33:11 Pm 2658 W Horizon Ridge Pkwy Henderson NV 2819	1,500.00		
9/3		Purchase authorized on 08/29 Apple Cash 877-233-8552 CA S469241646768365 Card 2819		25.00	
9/3		Purchase authorized on 08/29 Polar Air & Heatin 702-458-8895 NV S469242158833197 Card 2819		14.95	
9/3		Purchase authorized on 08/31 Apple Cash 877-233-8552 CA S469243261212142 Card 2819		101.00	
9/3		Purchase authorized on 08/31 WM Superc Wal-Mart Sup Las Vegas NV P00000000283547323 Card 2819		37.94	
9/3		Purchase authorized on 09/01 Costco Gas #1320 Henderson NV P00309244497402151 Card 2819		56.61	
9/3		Purchase authorized on 09/01 WM Superc Wal-Mart Sup Las Vegas NV P00000000673925082 Card 2819		10.40	
9/3		Purchase authorized on 09/01 Vons Store 1795 Henderson NV P00309244727535961 Card 2819		7.77	
9/3		Purchase authorized on 09/01 Wal-Mart Super Center Las Vegas NV P00000000330705616 Card 2819		19.45	1,627.38
9/4		Non-WF ATM Balance Inquiry Fee 09/03 3333 Blue Di Las Vegas NV ATM ID Nvshcx02 Card 2819		2.00	
9/4		Non-WF ATM Withdrawal authorized on 09/03 3333 Blue Diamond Rd Las Vegas NV 00589247049807337 ATM ID Nvshcx02 Card 2819		104.75	1,520.63
9/5		Edeposit IN Branch/Store 09/05/19 04:17:51 Pm 2658 W Horizon Ridge Pkwy Henderson NV 2819	500.00		
9/5		Purchase authorized on 09/03 Apple Cash 877-233-8552 CA S389246620727889 Card 2819		26.00	
9/5		Recurring Payment authorized on 09/04 AOL*Fs Systemmech 866-485-9217 VA S309248108614444 Card 2819		4.99	
* 9/5		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 09-05		1,275.26	
9/5		Purchase authorized on 09/05 Wal-Mart #2593 Las Vegas NV P00000000071781788 Card 2819		7.37	707.01
9/6		ATM Withdrawal authorized on 09/06 900 N Green Valley Parkwa Henderson NV 0005867 ATM ID 5456P Card 2819		300.00	
9/6		Purchase authorized on 09/06 WM Superc Wal-Mart Sup Las Vegas NV P00000000377571009 Card 2819		42.63	364.38
9/9		Purchase authorized on 09/07 Rei*Payment Center 800-227-9597 OH S309250349262232 Card 2819		160.88	
9/9		Purchase authorized on 09/07 WM Superc Wal-Mart Sup Las Vegas NV P00000000930308754 Card 2819		15.23	
9/9		Purchase authorized on 09/08 Apl*Itunes.Com/Bil 866-712-7753 CA S589251390584079 Card 2819		15.99	
9/9		Purchase authorized on 09/08 AOL*Fs Aoltechfort 866-485-9217 TX S589252102085869 Card 2819		3.99	
9/9		Purchase authorized on 09/08 AOL*Fs Assist By A 866-485-9217 VA S589252102085849 Card 2819		19.99	148.30

Wells Fargo® Preferred Checking

October 31, 2019 ■ Page 1 of 5

WELLS FARGO

YOUSIF H HALLOUM
2428 DEVOTION RIDGE DR
HENDERSON NV 89052-5674

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 10/1	$166.05
Deposits/Additions	4,105.10
Withdrawals/Subtractions	- 4,219.01
Ending balance on 10/31	**$52.14**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

(825)
Sheet Seq = 0009406
Sheet 00001 of 00003

WELLS FARGO

Interest summary

Interest paid this statement	$0.00
Average collected balance	$524.70
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.03

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/1		Purchase authorized on 09/29 Polar Air & Heatin 702-458-8895 NV S469273168026635 Card 2819		14.95	151.10
10/2		Purchase authorized on 10/02 Vons #2511 Henderson NV P00589275804306453 Card 2819		6.56	144.54
10/3		Edeposit IN Branch/Store 10/03/19 09:27:48 Am 2658 W Horizon Ridge Pkwy Henderson NV 2819	1,000.00		1,144.54
10/4		Edeposit IN Branch/Store 10/04/19 11:46:28 Am 2658 W Horizon Ridge Pkwy Henderson NV 2819	800.00		
10/4		Purchase authorized on 10/02 Apple Cash 877-233-8552 CA S469275492876632 Card 2819		31.00	
10/4		Purchase authorized on 10/02 Apple Cash 877-233-8552 CA S589275552847475 Card 2819		20.00	1,893.54
10/7		Purchase Return authorized on 10/05 IN *Access Transcr 855-8732223 IN S629279544475558 Card 2819	6.05		
10/7		Purchase Return authorized on 10/05 IN *Access Transcr 855-8732223 IN S629279544475564 Card 2819	6.05		
10/7		Purchase authorized on 10/03 Apple Cash 877-233-8552 CA S589276663485462 Card 2819		20.00	
10/7		Purchase authorized on 10/04 IN *Access Transcr 855-8732223 IN S389277612992470 Card 2819		90.75	
10/7		Recurring Payment authorized on 10/04 AOL*Fs Systemmech 866-485-9217 VA S589278110192660 Card 2819		4.99	
10/7		Purchase authorized on 10/05 Samsclub #4983 Las Vegas NV P00000000574302895 Card 2819		32.14	
10/7		Purchase authorized on 10/05 Wal-Mart Super Center Las Vegas NV P00000000787251075 Card 2819		11.71	
10/7		Purchase authorized on 10/05 WM Superc Wal-Mart Sup Las Vegas NV P00000000277594045 Card 2819		25.64	1,720.41
10/8		Edeposit IN Branch/Store 10/08/19 01:11:51 Pm 2658 W Horizon Ridge Pkwy Henderson NV 2819	400.00		
10/8		Purchase authorized on 10/06 Apple Cash 877-233-8552 CA S389279442442311 Card 2819		26.00	
10/8		Purchase authorized on 10/06 Apple Cash 877-233-8552 CA S389279451403051 Card 2819		20.00	
10/8		Purchase authorized on 10/07 Rei*Payment Center 800-227-9597 OH S469280343316024 Card 2819		160.88	
10/8		Bill Pay Caliber Home Loans on-Line xxxxx48517 on 10-08 10010 S Eastern Henderson NV KIOSK Bc8310		1,395.60	
10/8		Purchase authorized on 10/08 Costco Gas #1320 Henderson NV P00469281739370891 Card 2819		68.07	449.86
10/9		Purchase authorized on 10/08 Apl*Itunes.Com/Bil 866-712-7753 CA S469281389965153 Card 2819		15.99	
10/9		Purchase authorized on 10/08 AOL*Fs Aoltechfort 866-485-9217 TX S589282107307186 Card 2819		3.99	
10/9		Purchase authorized on 10/08 AOL*Fs Assist By A 866-485-9217 VA S469282107304259 Card 2819		19.99	409.89
10/10		Purchase authorized on 10/09 Leslies Poolmart Henderson NV S389282734408392 Card 2819		10.81	

WELLS FARGO

PREFERRED
CHECKING
...3819

$97.45
Available balance

November 2019

Activity Summary

Current posted balance	$115.45
Pending withdrawals/debits	-$18.00
Pending deposits/credits	$0.00
Available balance	**$97.45**
Monthly Service Fee Summary	
Routing numbers	

Activity

First
Previous
Next

Date	Description	Deposits/Credits	Withdrawals/Debits
Authorized Transactions *Note: Debit card transaction amounts may change.*			
11/14/19	PURCHASE Wal-Mart Sup LAS VEGAS NV CARD2819		$18.00
Posted Transactions			
11/13/19	PURCHASE AUTHORIZED ON 11/13 COSTCO GAS #1320 HENDERSON NV P00589317840595841 CARD 2819		$21.32
11/12/19	NON-WF ATM WITHDRAWAL AUTHORIZED ON 11/12 115 E. TROPICANA AVE LAS VEGAS NV 00589316447159530 ATM ID NVHOOA02 CARD 2819		$106.50
11/12/19	PURCHASE AUTHORIZED ON 11/11 WM SUPERC Wal-Mart Sup LAS VEGAS NV P00000000079257111 CARD 2819		$19.79
11/12/19	PURCHASE AUTHORIZED ON 11/10 VONS #2511 HENDERSON NV P00589314774078307 CARD 2819		$5.75
Totals		**$12,111.11**	**$12,160.81**

Date	Description	Deposits/Credits	Withdrawals/Debits
11/12/19	PURCHASE AUTHORIZED ON 11/10 Wal-Mart Super Center LAS VEGAS NV P00000000177658792 CARD 2819		$19.03
11/12/19	RECURRING PAYMENT AUTHORIZED ON 11/09 AOL*FS Search&Reco 866-485-9217 VA S309314138877865 CARD 2819		$3.99
11/12/19	RECURRING PAYMENT AUTHORIZED ON 11/09 AOL*FS SafeCentral 866-485-9217 VA S469314138875969 CARD 2819		$2.95
11/12/19	PURCHASE AUTHORIZED ON 11/08 AOL*FS Assist By A 866-485-9217 VA S309313135383577 CARD 2819		$19.99
11/12/19	PURCHASE AUTHORIZED ON 11/08 AOL*FS AOLTechFort 866-485-9217 TX S589313135382454 CARD 2819		$3.99
11/12/19	NON-WF ATM BALANCE INQUIRY FEE 11/12 115 E. TROPI LAS VEGAS NV ATM ID NVHOOA02 CARD 2819		$2.00
11/12/19	NON-WF ATM BALANCE INQUIRY FEE 11/12 115 E. TROPI LAS VEGAS NV ATM ID NVHOOX02 CARD 2819		$2.00
11/12/19	NON-WF ATM BALANCE INQUIRY FEE 11/12 115 E. TROPI LAS VEGAS NV ATM ID NVHOOX02 CARD 2819		$2.00
11/08/19	PURCHASE AUTHORIZED ON 11/08 WAL-MART #2593 LAS VEGAS NV P00000000384345280 CARD 2819		$17.57
11/08/19	PURCHASE AUTHORIZED ON 11/07 REI*PAYMENT CENTER 800-227-9597 OH S469311381215939 CARD 2819		$160.88
* 11/07/19	BILL PAY CALIBER HOME LOANS RECURRING xxxxx48517 ON 11-07 10010 S EASTERN HENDERSON NV KIOSK BC8310		$1,395.60 ←
11/05/19	RECURRING PAYMENT AUTHORIZED ON 11/04 AOL*FS SystemMech 866-485-9217 VA S469309138532471 CARD 2819		$4.99
11/05/19	PURCHASE AUTHORIZED ON 11/04 APPLE.COM/BILL 866-712-7753 CA S589308425901387 CARD 2819		$15.99
11/05/19			$20.00
Totals		**$12,111.11**	**$12,160.81**

Wells Fargo® Preferred Checking

December 31, 2019 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

We may change the statement period and monthly fee period assigned to your account without advance notification. If your account earns interest, these changes will not affect interest calculations, but they may affect the date we post interest to your account.

For all accounts except business analyzed checking, if the first new fee period created by our change is fewer than 25 days, the bank will automatically waive the monthly service fee for that period.

Activity summary

Beginning balance on 12/1	$151.81
Deposits/Additions	10,928.70
Withdrawals/Subtractions	- 8,293.17
Ending balance on 12/31	**$2,787.34**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

(825)
Sheet Seq = 0011371
Sheet 00001 of 00003

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$2,076.08
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.05

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/2		Edeposit IN Branch/Store 11/30/19 11:24:02 Am 10010 S Eastern Ave Henderson NV 3819	475.93		
12/2		Edeposit IN Branch/Store 12/02/19 04:05:02 Pm 2658 W Horizon Ridge Pkwy Henderson NV 2819	2,000.00		
12/2		Purchase authorized on 11/29 Polar Air & Heatin 702-458-8895 NV S589334181293656 Card 2819		14.95	
12/2		Purchase authorized on 11/30 The Home Depot #3306 Las Vegas NV P00309334661311662 Card 2819		4.57	
12/2		Purchase authorized on 11/30 WM Superc Wal-Mart Sup Las Vegas NV P00000000877347340 Card 2819		11.49	
12/2		ATM Withdrawal authorized on 11/30 10010 S. Eastern Ave Henderson NV 0004314 ATM ID 5456Y Card 2819		100.00	
12/2		ATM Withdrawal authorized on 12/01 900 N Green Valley Parkwa Henderson NV 0004361 ATM ID 5456W Card 2819		200.00	
12/2		Purchase authorized on 12/01 Wal-Mart #4356 Las Vegas NV P00000000184370623 Card 2819		11.60	
12/2		Purchase authorized on 12/01 The Home Depot #3306 Las Vegas NV P00589335685157748 Card 2819		71.45	2,213.68
12/3		Money Transfer authorized on 12/03 From Halloum Yousif NV S00389337629711436 Card 2819	19.75		2,233.43
12/5		Purchase authorized on 12/03 Apple Cash 877-233-8552 CA S469337564395142 Card 2819		20.00	
12/5		Purchase authorized on 12/03 Apple Cash 877-233-8552 CA S589337569331446 Card 2819		20.00	
12/5		Purchase authorized on 12/04 Wal-Mart #2593 Las Vegas NV P00000000776070778 Card 2819		26.74	
12/5		Recurring Payment authorized on 12/04 AOL*Fs Systemmech 866-485-9217 VA S389339138894634 Card 2819		4.99	2,161.70
12/9		Purchase authorized on 12/06 Apple Cash 877-233-8552 CA S589340858089616 Card 2819		1.00	
12/9		Purchase authorized on 12/06 Apple Cash 877-233-8552 CA S469341005611712 Card 2819		25.00	
12/9		Purchase authorized on 12/07 Rei*Payment Center 800-227-9597 OH S469341382928353 Card 2819		160.88	
12/9		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 12-09		1,395.60	
12/9		Recurring Payment authorized on 12/08 Apple.Com/Bill 866-712-7753 CA S389342425876224 Card 2819		15.99	
12/9		Purchase authorized on 12/08 AOL*Fs Aoltechfort 866-485-9217 TX S589343135936820 Card 2819		3.99	
12/9		Purchase authorized on 12/08 AOL*Fs Assist By A 866-485-9217 VA S589343135936826 Card 2819		19.99	539.25

EXHIBIT "I"

BANK STATEMENTS OF PAYMENT HISTORY AFTER THE APPROVAL OF THE LOAN MODIFICATION

January 1, 2020 through December 31, 2020

Wells Fargo® Preferred Checking

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 1/1	$2,787.34
Deposits/Additions	1,516.10
Withdrawals/Subtractions	- 3,782.50
Ending balance on 1/31	**$520.94**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,439.41
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.01
Total interest paid in 2019	$0.05

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/3		SSA Treas 310 Xxsoc Sec 010320 xxxxx2986A SSA Yousif H Halloum	52.10		2,839.44
1/6		Recurring Payment authorized on 01/04 AOL*Fs Systemmech 866-485-9217 VA S580005136778210 Card 2819		4.99	2,834.45
1/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 01-07		1,395.60	1,438.85
1/8		Purchase authorized on 01/07 Rei*Payment Center 800-227-9597 OH S460007384811824 Card 2819		160.88	
1/8		Purchase authorized on 01/07 Lv Justice CT Traf Las Vegas NV S460007668555327 Card 2819		115.00	1,162.97
1/9		Recurring Payment authorized on 01/08 Apple.Com/Bill 866-712-7753 CA S380008426253189 Card 2819		15.99	
1/9		Purchase authorized on 01/08 AOL*Fs Aoltechfort 866-485-9217 TX S580009135855788 Card 2819		3.99	
1/9		Purchase authorized on 01/08 AOL*Fs Assist By A 866-485-9217 VA S580009135855764 Card 2819		19.99	
1/9		Purchase authorized on 01/09 Centennial Toyota. Las Vegas NV P00000000782544738 Card 2819		161.24	961.76
1/10		Recurring Payment authorized on 01/09 AOL*Fs Safecentral 866-485-9217 VA S460010136953110 Card 2819		2.95	
1/10		Recurring Payment authorized on 01/09 AOL*Fs Search&Reco 866-485-9217 VA S380010136956059 Card 2819		3.99	
1/10		Recurring Payment authorized on 01/09 Microsoft*Store Redmond WA S460010186321278 Card 2819		80.00	
1/10		Purchase authorized on 01/10 Costco Gas #1320 Henderson NV P00580010857662179 Card 2819		51.62	
1/10		Purchase authorized on 01/10 Costco Whse #1320 Henderson NV P00580011033866317 Card 2819		49.64	773.56
1/13		Non-WF ATM Balance Inquiry Fee 01/10 3333 Blue Di Las Vegas NV ATM ID Nvshcx02 Card 2819		2.00	
1/13		Non-WF ATM Withdrawal authorized on 01/10 3333 Blue Diamond Rd Las Vegas NV 00380011220259914 ATM ID Nvshcx02 Card 2819		304.75	
1/13		Cty of Henderson Utilities 0001946792 Yousif H Halloum		62.49	404.32
1/15		SSA Treas 310 Xxsoc Sec 011520 xxxxx2986A SSA Yousif H Halloum	1,449.00		
1/15		Recurring Payment authorized on 01/14 AOL* Service 800-827-6364 VA S460015135990579 Card 2819		17.95	1,835.37
1/16		Purchase authorized on 01/16 Wal-Mart Super Center Las Vegas NV P00000000674538903 Card 2819		18.73	1,816.64
1/17		Purchase authorized on 01/17 Costco Gas #1320 Henderson NV P00580017795968166 Card 2819		55.26	1,761.38
1/21		Purchase authorized on 01/17 Apple Cash 877-233-8552 CA S460018053503499 Card 2819		25.00	
1/21		Recurring Payment authorized on 01/18 Vesta *AT&T Prepa 866-608-3007 OR S300018461875994 Card 2819		40.06	
1/21		Purchase authorized on 01/19 Apple Cash 877-233-8552 CA S300019344683872 Card 2819		100.00	

Wells Fargo® Preferred Checking

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 2/1	$520.94
Deposits/Additions	4,396.91
Withdrawals/Subtractions	- 4,196.04
Ending balance on 2/29	**$721.81**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,408.54
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.02
Total interest paid in 2019	$0.05

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/3		Purchase authorized on 02/03 Costco Gas #1320 Henderson NV P00580034641600433 Card 2819		53.54	467.40
2/4		Edeposit IN Branch/Store 02/04/20 02:55:01 Pm 2658 W Horizon Ridge Pkwy Henderson NV 2819	2,000.00		2,467.40
2/5		Purchase authorized on 02/04 Apple.Com/Bill 866-712-7753 CA S580035425861703 Card 2819		15.99	
2/5		Recurring Payment authorized on 02/04 AOL*Fs Systemmech 866-485-9217 VA S300036136461578 Card 2819		4.99	2,446.42
2/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 02-07		1,395.60	1,050.82
2/10		Purchase authorized on 02/07 Rei*Payment Center 800-227-9597 OH S580038388501474 Card 2819		160.88	
2/10		Purchase authorized on 02/07 Apple Cash 877-233-8552 CA S380039150405803 Card 2819		1.00	
2/10		Purchase authorized on 02/08 AOL*Fs Aoltechfort 866-485-9217 TX S460040133215844 Card 2819		3.99	
2/10		Purchase authorized on 02/08 AOL*Fs Assist By A 866-485-9217 VA S580040133216275 Card 2819		19.99	
2/10		Recurring Payment authorized on 02/09 AOL*Fs Safecentral 866-485-9217 VA S300041136717658 Card 2819		2.95	
2/10		Recurring Payment authorized on 02/09 AOL*Fs Search&Reco 866-485-9217 VA S460041136713134 Card 2819		3.99	
2/10		Purchase authorized on 02/09 Costco Gas #0673 Henderson NV P00380041143285589 Card 2819		53.59	804.43
2/13		Purchase authorized on 02/13 Costco Gas #1320 Henderson NV P00380044781422268 Card 2819		51.60	752.83
2/18		Recurring Payment authorized on 02/14 AOL* Service 800-827-6364 VA S460046135347343 Card 2819		17.95	
2/18		Recurring Payment authorized on 02/17 Vesta *AT&T Prepa 866-608-3007 OR S380048456027952 Card 2819		40.06	
2/18		Cty of Henderson Utilities 0001998575 Yousif H Halloum		77.32	617.50
2/19		SSA Treas 310 Xxsoc Sec 021920 xxxxx2986A SSA Yousif H Halloum	1,396.90		2,014.40
2/20		Edeposit IN Branch/Store 02/20/20 01:46:42 Pm 900 N Green Valley Pkwy Henderson NV 2819	1,000.00		3,014.40
2/21		Recurring Payment authorized on 02/20 Republic Services 866-576-5548 AZ S580051387084603 Card 2819		47.85	
2/21		Purchase authorized on 02/20 WWW Costco Com 800-955-2292 WA S460051659599463 Card 2819		79.99	2,886.56
2/24		Purchase authorized on 02/20 Fedex 390542547580 Memphis TN S380052045698809 Card 2819		42.15	
2/24		Purchase authorized on 02/20 Fedex 940451468963 Memphis TN S580052045883503 Card 2819		1.40	
2/24		Purchase authorized on 02/21 Apple Cash 877-233-8552 CA S300052749792816 Card 2819		20.00	
2/24		Purchase authorized on 02/21 Solutions Specialt Las Vegas NV S580053007928902 Card 2819		169.00	
2/24	8125	Check		130.80	2,523.21

Wells Fargo® Preferred Checking

March 31, 2020 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 3/1	$721.81
Deposits/Additions	4,789.02
Withdrawals/Subtractions	- 2,855.69
Ending balance on 3/31	**$2,655.14**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$1,728.44
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.04
Total interest paid in 2019	$0.05

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/2		Edeposit IN Branch/Store 03/02/20 04:52:55 Pm 900 N Green Valley Pkwy Henderson NV 2819	2,000.00		
3/2		Purchase authorized on 02/28 Polar Air & Heatin 702-458-8895 NV S300060216274126 Card 2819		14.95	
3/2		Purchase authorized on 03/01 Costco Whse #1320 Henderson NV P00580062042755776 Card 2819		56.97	2,649.89
3/3		Purchase authorized on 03/02 Lv Justice CT Traf Las Vegas NV S300062686797428 Card 2819		248.00	2,401.89
3/5		Recurring Payment authorized on 03/04 AOL*Fs Systemmech 866-485-9217 VA S460065137307973 Card 2819		4.99	2,396.90
3/9		ATM Cash Deposit on 03/09 10010 S. Eastern Ave Henderson NV 0002235 ATM ID 5456Y Card 2819	340.00		
3/9		Purchase authorized on 03/07 Rei*Payment Center 800-227-9597 OH S460067428670244 Card 2819		160.88	
3/9		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 03-09		1,395.60	
3/9		Purchase authorized on 03/08 Apple.Com/Bill 866-712-7753 CA S300068425799189 Card 2819		15.99	
3/9		Purchase authorized on 03/08 AOL*Fs Aoltechfort 866-485-9217 TX S300069099320414 Card 2819		3.99	
3/9		Purchase authorized on 03/08 AOL*Fs Assist By A 866-485-9217 VA S300069099320507 Card 2819		19.99	1,140.45
3/10		Purchase authorized on 03/09 Pacer800-676-6856I 800-676-6856 TX S300069610283298 Card 2819		339.20	
3/10		Recurring Payment authorized on 03/09 AOL*Fs Safecentral 866-485-9217 VA S460070100625253 Card 2819		2.95	
3/10		Recurring Payment authorized on 03/09 AOL*Fs Search&Reco 866-485-9217 VA S580070100628976 Card 2819		3.99	794.31
3/13		Purchase authorized on 03/11 Apple Cash 877-233-8552 CA S300071819510860 Card 2819		20.00	774.31
3/16		Recurring Payment authorized on 03/14 AOL* Service 800-827-6364 VA S380075098894864 Card 2819		17.95	
3/16		Cty of Henderson Utilities 0002045144 Yousif H Halloum		60.68	695.68
3/18		SSA Treas 310 Xxsoc Sec 031820 xxxxx2986A SSA Yousif H Halloum	1,449.00		2,144.68
3/19		Recurring Payment authorized on 03/18 Vesta *AT&T Prepa 866-608-3007 OR S300078497303727 Card 2819		40.06	2,104.62
3/20		Purchase authorized on 03/18 Apple Cash 877-233-8552 CA S300079080039441 Card 2819		20.00	2,084.62
3/23		Recurring Payment authorized on 03/20 Republic Services 866-576-5548 AZ S460080312625022 Card 2819		4.03	2,080.59
3/25		Purchase authorized on 03/24 Apple.Com/Bill 866-712-7753 CA S300084484169044 Card 2819		0.99	
3/25		Cox Comm Las Bankdraft 032520 476089320303001 Iman Halloum		303.41	1,776.19
3/26		Purchase authorized on 03/24 Apple Cash 877-233-8552 CA S580085012003282 Card 2819		1.00	

Wells Fargo® Preferred Checking

April 30, 2020 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932
華語 1-800-288-2288 *(6 am to 7 pm PT, M-F)*

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Activity summary

Beginning balance on 4/1	$2,655.14
Deposits/Additions	5,700.25
Withdrawals/Subtractions	- 4,304.66
Ending balance on 4/30	**$4,050.73**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$2,177.80
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.05

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/2		ATM Cash Deposit on 04/02 2658 W Horizon Ridge Park Henderson NV 0003102 ATM ID 1722C Card 2819	400.00		
4/2		Purchase authorized on 03/30 Apple Cash 877-233-8552 CA S580091201563700 Card 2819		20.00	3,035.14
4/3		Purchase authorized on 04/01 Apple Cash 877-233-8552 CA S380093015996538 Card 2819		20.00	3,015.14
4/6		Purchase authorized on 04/02 Apple Cash 877-233-8552 CA S380093391618381 Card 2819		50.00	
4/6		Purchase authorized on 04/02 Apple Cash 877-233-8552 CA S380093391908396 Card 2819		50.00	
4/6		Purchase authorized on 04/04 Apple.Com/Bill 866-712-7753 CA S580095390082198 Card 2819		15.99	
4/6		Recurring Payment authorized on 04/04 AOL*Fs Systemmech 866-485-9217 VA S580096100304321 Card 2819		4.99	2,894.16
4/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 04-07		1,395.60	1,498.56
4/8		Purchase authorized on 04/07 Rei*Payment Center 800-227-9597 OH S580098329627940 Card 2819		160.88	1,337.68
4/9		Purchase authorized on 04/08 AOL*Fs Aoltechfort 866-485-9217 TX S300100099285225 Card 2819		3.99	
4/9		Purchase authorized on 04/08 AOL*Fs Assist By A 866-485-9217 VA S580100099287024 Card 2819		19.99	1,313.70
4/10		Final Credit for Claim-Ref 2004100000012	25.62		
4/10		Recurring Payment authorized on 04/09 AOL*Fs Safecentral 866-485-9217 VA S300101102454250 Card 2819		2.95	
4/10		Recurring Payment authorized on 04/09 AOL*Fs Search&Reco 866-485-9217 VA S460101102455605 Card 2819		3.99	1,332.38
4/13		Purchase authorized on 04/09 Dmi* Dell Sales & 800-624-9897 TX S460101201938616 Card 2819		25.62	1,306.76
4/15		SSA Treas 310 Xxsoc Sec 041520 xxxxx2986A SSA Yousif H Halloum	1,449.00		
4/15		Purchase authorized on 04/15 Smiths Fo 10616 E. Eas Henderson NV P00000000381861968 Card 1200		91.93	
4/15		Purchase authorized on 04/15 Smiths Fo 10616 E. Eas Henderson NV P00000000882566476 Card 1200		159.80	
4/15		Cty of Henderson Utilities 0002088848 Yousif H Halloum		60.68	2,443.35
4/17		Purchase authorized on 04/15 Apple Cash 877-233-8552 CA S460106717858094 Card 1200		1.00	
4/17		Purchase authorized on 04/15 Apple Cash 877-233-8552 CA S460106728712322 Card 1200		50.00	2,392.35
4/20		ATM Cash Deposit on 04/18 900 N Green Valley Parkwa Henderson NV 0005005 ATM ID 5456W Card 1200	600.00		
4/20		Purchase authorized on 04/17 Amber Hills Dental Henderson NV S460108705379556 Card 1200		700.34	
4/20		Purchase authorized on 04/18 Apple Cash 877-233-8552 CA S380110069545140 Card 1200		1.00	2,291.01
4/21		Purchase authorized on 04/21 Costco Whse #1320 Henderson NV P00300112682927030 Card 1200		127.32	2,163.69
4/27		Purchase authorized on 04/24 Dyers RV 623-266-3022 AZ S300115567102828 Card 1200		832.53	

Wells Fargo® Preferred Checking

May 31, 2020 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 5/1	$4,050.73
Deposits/Additions	2,649.02
Withdrawals/Subtractions	- 4,431.62
Ending balance on 5/31	**$2,268.13**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$1,916.15
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.07

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/1		ATM Withdrawal authorized on 05/01 900 N Green Valley Parkwa Henderson NV 0006433 ATM ID 5456W Card 1200		700.00	3,350.73
5/4		ATM Withdrawal authorized on 05/02 Warm Spring & Rainbow Las Vegas NV 0007730 ATM ID 0880G Card 1200		600.00	2,750.73
5/5		Recurring Payment authorized on 05/04 Apple.Com/Bill 866-712-7753 CA S380125389951518 Card 1200		15.99	2,734.74
5/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 05-07		1,395.60	1,339.14
5/8		Purchase authorized on 05/07 Rei*Payment Center 800-227-9597 OH S300128328167056 Card 1200		160.88	1,178.26
5/11		ATM Cash Deposit on 05/09 900 N Green Valley Parkwa Henderson NV 0007401 ATM ID 5456W Card 1200	300.00		
5/11		Purchase authorized on 05/08 Pacer800-676-6856I 800-676-6856 TX S460129450580386 Card 1200		473.30	
5/11		Purchase authorized on 05/08 AOL*Fs Aoltechfort 866-485-9217 TX S580130097788543 Card 1200		3.99	
5/11		Purchase authorized on 05/08 AOL*Fs Assist By A 866-485-9217 VA S460130097773929 Card 1200		19.99	
5/11		Recurring Payment authorized on 05/09 AOL*Fs Safecentral 866-485-9217 VA S300131098973516 Card 1200		2.95	
5/11		Recurring Payment authorized on 05/09 AOL*Fs Search&Reco 866-485-9217 VA S580131098975529 Card 1200		3.99	974.04
5/12		ATM Cash Deposit on 05/12 10010 S. Eastern Ave Henderson NV 0005407 ATM ID 5456Y Card 1200	300.00		1,274.04
5/15		Recurring Payment authorized on 05/14 AOL* Service 800-827-6364 VA S580136099943168 Card 1200		17.95	
5/15		Cty of Henderson Utilities 0002136860 Yousif H Halloum		70.63	1,185.46
5/18		Purchase with Cash Back $ 40.00 authorized on 05/18 Smiths Fo 10616 E. Eas Henderson NV P00000000034034673 Card 1200		219.16	
5/18		Purchase authorized on 05/18 Walgreens Store 601 S Gre Henderson NV P00300140020861008 Card 1200		32.50	933.80
5/20		SSA Treas 310 Xxsoc Sec 052020 xxxxx2986A SSA Yousif H Halloum	1,449.00		2,382.80
5/21		Purchase authorized on 05/20 Leslies Pool Sply# Las Vegas NV S300141524458164 Card 1200		22.75	
5/21		Purchase authorized on 05/20 Costco Whse #1320 Henderson NV P00460142058242649 Card 1200		18.41	
5/21		Purchase with Cash Back $ 40.00 authorized on 05/21 Lowe's #1719 Las Vegas NV P00460142713675101 Card 1200		103.94	2,237.70
5/26		Purchase authorized on 05/23 Costco Whse #1320 Henderson NV P00580144679591911 Card 1200		33.96	
5/26		Purchase authorized on 05/23 WM Superc Wal-Mart Sup Las Vegas NV P00000000871560189 Card 1200		82.37	
5/26		Recurring Payment authorized on 05/24 Apple.Com/Bill 866-712-7753 CA S580145484458381 Card 1200		0.99	
5/26		Purchase authorized on 05/24 Costco Gas #1320 Henderson NV P00300145793634280 Card 1200		39.83	
5/26		Recurring Payment authorized on 05/25 Vesta *AT&T Prepa 866-608-3007 OR S380146590689420 Card 1200		55.06	

Wells Fargo® Preferred Checking

June 30, 2020 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 6/1	$2,268.13
Deposits/Additions	4,649.01
Withdrawals/Subtractions	- 5,075.73
Ending balance on 6/30	**$1,841.41**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,449.09
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.08

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		Purchase authorized on 05/30 AT&T S354 5800 Henderson NV S380151745124502 Card 1200		50.06	2,218.07
6/5		ATM Cash Deposit on 06/05 10010 S. Eastern Ave Henderson NV 0006612 ATM ID 5456Y Card 1200	300.00		
6/5		Recurring Payment authorized on 06/04 Apple.Com/Bill 866-712-7753 CA S580156390208143 Card 1200		15.99	2,502.08
6/8		Purchase authorized on 06/07 Rei*Payment Center 800-227-9597 OH S460159628815027 Card 1200		160.88	2,341.20
6/9		Purchase authorized on 06/08 AOL*Fs Aoltechfort 866-485-9217 TX S580161096459532 Card 1200		3.99	
6/9		Purchase authorized on 06/08 AOL*Fs Assist By A 866-485-9217 VA S460161096459926 Card 1200		19.99	
6/9		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 06-09		1,395.60	921.62
6/10		Recurring Payment authorized on 06/09 AOL*Fs Safecentral 866-485-9217 VA S580162091932549 Card 1200		2.95	
6/10		Recurring Payment authorized on 06/09 AOL*Fs Search&Reco 866-485-9217 VA S380162091937665 Card 1200		3.99	914.68
6/15		Non-WF ATM Withdrawal authorized on 06/14 129 E Fremont Street Las Vegas NV 00580167042282977 ATM ID P285469 Card 1200		508.99	
6/15		Recurring Payment authorized on 06/14 AOL* Service 800-827-6364 VA S300167094576758 Card 1200		17.95	
6/15		Cty of Henderson Utilities 0002183666 Yousif H Halloum		85.19	302.55
6/16		ATM Cash Deposit on 06/16 Warm Spring & Rainbow Las Vegas NV 0008407 ATM ID 0880G Card 1200	500.00		802.55
6/17		SSA Treas 310 Xxsoc Sec 061720 xxxxx2986A SSA Yousif H Halloum	1,449.00		
6/17		Purchase authorized on 06/15 Apple Cash 877-233-8552 CA S580168137377623 Card 1200		1.00	
6/17		Purchase authorized on 06/15 Apple Cash 877-233-8552 CA S300168149427508 Card 1200		50.00	2,200.55
6/19		Purchase authorized on 06/17 Bestbuycom80615311 888-Bestbuy MN S580170088285347 Card 1200		628.56	1,571.99
6/22		Purchase authorized on 06/21 Best Buy #358 Henderson NV P00000000779585449 Card 1200		199.98	1,372.01
6/23		ATM Cash Deposit on 06/23 900 N Green Valley Parkwa Henderson NV 0003741 ATM ID 5456W Card 1200	700.00		
6/23		Purchase authorized on 06/22 Solutions Specialt Las Vegas NV S580174769107697 Card 1200		169.00	
6/23		Purchase authorized on 06/23 The Home Depot #3306 Las Vegas NV P00300175724677303 Card 1200		499.52	
6/23		Purchase authorized on 06/23 Best Buy #542 Las Vegas NV P00000000272730693 Card 1200		487.63	915.86
6/24		Cox Comm Las Bankdraft 062420 476089320303001 Iman Halloum		313.55	602.31
6/25		Recurring Payment authorized on 06/24 Apple.Com/Bill 866-712-7753 CA S300176484109581 Card 1200		0.99	
6/25		Recurring Payment authorized on 06/24 Vesta *AT&T Prepa 866-608-3007 OR S460176505504944 Card 1200		55.06	546.26

Wells Fargo® Preferred Checking

July 31, 2020 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 7/1	$1,841.41
Deposits/Additions	4,697.89
Withdrawals/Subtractions	- 3,935.61
Ending balance on 7/31	**$2,603.69**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$1,957.27
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.10

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		ATM Cash Deposit on 07/01 900 N Green Valley Parkwa Henderson NV 0004940 ATM ID 5456W Card 1200	600.00		
7/1	8127	Check		604.67	1,836.74
7/6		Recurring Payment authorized on 07/04 Apple.Com/Bill 408-974-1010 CA S380186389967771 Card 1200		15.99	1,820.75
7/7		ATM Cash Deposit on 07/07 900 N Green Valley Parkwa Henderson NV 0005894 ATM ID 5456W Card 1200	500.00		
7/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 07-07		1,395.60	925.15
7/8		Purchase authorized on 07/07 Rei*Payment Center 800-227-9597 OH S300189329203625 Card 1200		160.88	764.27
7/9		Recurring Payment authorized on 07/08 AOL*Fs Assist By A 866-485-9217 VA S380191087201625 Card 1200		19.99	
7/9		Recurring Payment authorized on 07/08 AOL*Fs Aoltechfort 866-485-9217 TX S460191090078291 Card 1200		3.99	740.29
7/10		Recurring Payment authorized on 07/09 AOL*Fs Safecentral 866-485-9217 VA S300192089928521 Card 1200		2.95	
7/10		Recurring Payment authorized on 07/09 AOL*Fs Search&Reco 866-485-9217 VA S460192089929300 Card 1200		3.99	733.35
7/13		ATM Cash Deposit on 07/11 5960 Centennial Center Bl Las Vegas NV 0003574 ATM ID 9981E Card 1200	300.00		
7/13		ATM Cash Deposit on 07/11 5960 Centennial Center Bl Las Vegas NV 0003575 ATM ID 9981E Card 1200	400.00		1,433.35
7/15		SSA Treas 310 Xxsoc Sec 071520 xxxxx2986A SSA Yousif H Halloum	1,449.00		
7/15		Recurring Payment authorized on 07/14 AOL* Service 800-827-6364 VA S580197088933562 Card 1200		17.95	
7/15		Cty of Henderson Utilities 0002232768 Yousif H Halloum		72.69	2,791.71
7/16		ATM Cash Deposit on 07/16 2658 W Horizon Ridge Park Henderson NV 0009828 ATM ID 1722C Card 1200	300.00		
7/16		Purchase authorized on 07/16 Smiths Fo 10616 E. Eas Henderson NV P00000000089520976 Card 1200		305.07	2,786.64
7/17		Purchase Return authorized on 07/17 AOL* Service 800-827-6364 VA S620199550234807 Card 1200	16.79		2,803.43
7/20		Card Final Credit 10715209770	32.08		
7/20		Purchase authorized on 07/17 Apple Cash 877-233-8552 CA S300200031083115 Card 1200		50.00	
7/20		Purchase authorized on 07/17 Apple Cash 877-233-8552 CA S300200031369790 Card 1200		50.00	2,735.51
7/21		Purchase authorized on 07/19 Apple Cash 877-233-8552 CA S380202058865444 Card 1200		25.00	2,710.51
7/22		Purchase authorized on 07/20 Homedepot.Com 800-430-3376 GA S380202528964746 Card 1200		355.47	
7/22		Purchase authorized on 07/20 Apple.Com/Bill 866-712-7753 CA S300203150293508 Card 1200		39.99	2,315.05
7/23		Purchase authorized on 07/21 Apple Cash 877-233-8552 CA S580203842181366 Card 1200		25.00	2,290.05
7/24		Purchase authorized on 07/22 Homedepot.Com 800-430-3376 GA S580204646870563 Card 1200		355.47	1,934.58

Wells Fargo® Preferred Checking

August 31, 2020 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 8/1	$2,603.69
Deposits/Additions	3,404.48
Withdrawals/Subtractions	- 4,032.62
Ending balance on 8/31	**$1,975.55**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,196.35
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.11

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 08-07		1,395.60	1,208.09
8/10		Non-WF ATM Balance Inquiry Fee 08/07 3333 Blue Di Las Vegas NV ATM ID Nvshcx02 Card 1200		2.00	
8/10		Purchase authorized on 08/07 Rei*Payment Center 800-227-9597 OH S580220324581314 Card 1200		165.71	
8/10		Purchase authorized on 08/07 Pacer800-676-6856l 800-676-6856 TX S460220449823546 Card 1200		267.40	
8/10		Non-WF ATM Withdrawal authorized on 08/07 3333 Blue Diamond Rd Las Vegas NV 00300221179854662 ATM ID Nvshcx02 Card 1200		205.00	
8/10		Recurring Payment authorized on 08/08 Apple.Com/Bill 866-712-7753 CA S460221391234743 Card 1200		15.99	551.99
8/13		Purchase authorized on 08/10 Apple Cash 877-233-8552 CA S580224229976871 Card 1200		20.00	531.99
8/14		Purchase authorized on 08/13 Apple.Com/Bill 866-712-7753 CA S580226439669652 Card 1200		4.99	
8/14		Cty of Henderson Utilities 0002278917 Yousif H Halloum		203.80	323.20
8/17		Non-WF ATM Balance Inquiry Fee 08/14 4178 Koval L Las Vegas NV ATM ID Cpse0101 Card 8663		2.00	
8/17		Non-WF ATM Withdrawal authorized on 08/14 4178 Koval Lane Las Vegas NV 00460228133055993 ATM ID Cpse0101 Card 8663		102.50	
8/17		Non-Wells Fargo ATM Transaction Fee		2.50	216.20
8/19		SSA Treas 310 Xxsoc Sec 081920 xxxxx2986A SSA Yousif H Halloum	1,449.00		
8/19		Purchase authorized on 08/19 The Home Depot #3306 Las Vegas NV P00300232558344607 Card 8663		274.67	
8/19		Purchase authorized on 08/19 Costco Whse #1320 Henderson NV P00460232746573700 Card 8663		72.64	1,317.89
8/21		Purchase authorized on 08/21 Costco Whse #0685 Las Vegas NV P00380234735448077 Card 8663		101.02	
8/21		NV Energy South Npc Pymt 023487491951562 Yousif Halloum		313.82	903.05
8/24		Purchase authorized on 08/22 Walgreens #6615 Henderson NV S580235619883194 Card 8663		44.55	
8/24		Purchase authorized on 08/22 Sams Club Sam's Club Las Vegas NV P00000000287749615 Card 8663		42.96	
8/24		Purchase authorized on 08/22 WM Superc Wal-Mart Sup Las Vegas NV P00000000781263131 Card 8663		67.39	
8/24		Recurring Payment authorized on 08/23 Vesta *AT&T Prepa 866-608-3007 OR S300236854622701 Card 8663		55.06	
8/24		Purchase authorized on 08/24 Costco Whse #1320 Henderson NV P00460237633555116 Card 8663		17.17	675.92
8/25		Recurring Payment authorized on 08/24 Apple.Com/Bill 866-712-7753 CA S460237485125259 Card 1251		0.99	
8/25		Purchase authorized on 08/24 Urology SPC of NV Las Vegas NV S460237563493456 Card 8663		16.00	
8/25		ATM Withdrawal authorized on 08/25 900 N Green Valley Parkwa Henderson NV 0003017 ATM ID 5456W Card 8663		100.00	
8/25		Purchase authorized on 08/25 Walgreens Store 3150 N Te Las Vegas NV P00460238689864324 Card 8663		11.99	

Wells Fargo® Preferred Checking

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 9/1	$1,975.55
Deposits/Additions	3,449.01
Withdrawals/Subtractions	- 3,658.47
Ending balance on 9/30	**$1,766.09**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,002.48
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.12

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/8		Recurring Payment authorized on 09/04 Apple.Com/Bill 866-712-7753 CA S300249043067309 Card 0473		15.99	1,959.56
9/9		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 09-09		1,395.60	563.96
9/14		Purchase authorized on 09/11 Rei*Payment Center 800-227-9597 OH S580255550944134 Card 0473		165.71	398.25
9/16		SSA Treas 310 Xxsoc Sec 091620 xxxxx2986A SSA Yousif H Halloum	1,449.00		
9/16		Non-WF ATM Withdrawal authorized on 09/15 4178 Koval Lane Las Vegas NV 00300260085189766 ATM ID Cpse0101 Card 0473		102.50	
9/16		Purchase with Cash Back $ 20.00 authorized on 09/16 Smiths Fo 10616 E. Eas Henderson NV P00000000834219661 Card 0473		34.61	
9/16		Cty of Henderson Utilities 0002330136 Yousif H Halloum		168.62	1,541.52
9/17		Non-WF ATM Withdrawal authorized on 09/16 4178 Koval Lane Las Vegas NV 00580261193188080 ATM ID Cpse0100 Card 0473		202.50	
9/17		Non-Wells Fargo ATM Transaction Fee		2.50	1,336.52
9/18		Purchase authorized on 09/17 Leslies Poolmart Henderson NV S380261587240493 Card 0473		12.99	
9/18		Purchase authorized on 09/18 The Home Depot #3306 Las Vegas NV P00460262587411369 Card 0473		161.57	
9/18		Purchase authorized on 09/18 Walgreens Store 601 S Gre Henderson NV P00580262851474250 Card 0473		44.55	
9/18		NV Energy South Npc Pymt 023487491951562 Yousif Halloum		323.34	794.07
9/21		Purchase authorized on 09/18 Solutions Specialt Las Vegas NV S580263012385441 Card 0473		148.00	
9/21		ATM Withdrawal authorized on 09/19 2658 W Horizon Ridge Park Henderson NV 0000453 ATM ID 1722C Card 0473		300.00	
9/21		Purchase authorized on 09/20 Costco Whse #1320 Henderson NV P00580264858345827 Card 0473		29.35	316.72
9/24		Purchase authorized on 09/24 The Home Depot #3306 Las Vegas NV P00580268628412051 Card 0473		25.41	
9/24		Purchase authorized on 09/24 Costco Whse #0673 Henderson NV P00460268675238538 Card 0473		129.98	161.33
9/25		Recurring Payment authorized on 09/24 Apple.Com/Bill 866-712-7753 CA S580268483961776 Card 0473		0.99	
9/25		Cox Comm Las Bankdraft 092520 476089320303001 Iman Halloum		339.20	-178.86
9/28		Edeposit IN Branch/Store 09/28/20 09:36:23 Am 900 N Green Valley Pkwy Henderson NV 3819	1,500.00		
9/28		Purchase authorized on 09/24 Vesta *AT&T Prepa 866-6083007 OR S460269065107237 Card 0473		55.06	1,266.08
9/30		ATM Cash Deposit on 09/30 900 N Green Valley Parkwa Henderson NV 0008315 ATM ID 5456W Card 0473	500.00		
9/30		Interest Payment	0.01		1,766.09
Ending balance on 9/30					**1,766.09**
Totals			**$3,449.01**	**$3,658.47**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Wells Fargo® Preferred Checking

October 31, 2020 ■ Page 1 of 6

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 10/1	$1,766.09
Deposits/Additions	3,709.00
Withdrawals/Subtractions	- 3,347.44
Ending balance on 10/31	**$2,127.65**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.00
Average collected balance	$982.17
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.12

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/5		Recurring Payment authorized on 10/04 Apple.Com/Bill 866-712-7753 CA S300278389819774 Card 0473		15.99	1,750.10
10/7		ATM Cash Deposit on 10/07 900 N Green Valley Parkwa Henderson NV 0009451 ATM ID 5456W Card 0473	160.00		
10/7		Recurring Payment authorized on 10/06 McAfee.Com Cs26102 866-6223911 CA S300280342967466 Card 0473		44.99	
10/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 10-07		1,395.60	469.51
10/8		Purchase authorized on 10/07 Rei*Payment Center 800-227-9597 OH S300281356530905 Card 0473		165.71	303.80
10/13		ATM Cash Deposit on 10/12 2658 W Horizon Ridge Park Henderson NV 0003017 ATM ID 1722E Card 0473	100.00		
10/13		Non-WF ATM Withdrawal authorized on 10/09 4178 Koval Lane Las Vegas NV 00460284149279008 ATM ID Cpse0100 Card 0473		102.50	
10/13		Purchase authorized on 10/12 Smart and Final Henderson NV P00000000189326250 Card 0473		9.75	
10/13		Purchase authorized on 10/12 Wholefds Hen 102 100 S Gr Henderson NV P00380286856388403 Card 0473		5.47	286.08
10/14		Purchase authorized on 10/13 Clark8J*DC Payment 877-687-7870 TX S300287644175495 Card 0473		1.00	
10/14		Purchase authorized on 10/13 Clark8Judcrt*NV E- 702-671-0530 NV S460287644161951 Card 0473		4.50	280.58
10/15		Purchase authorized on 10/13 Clark8Judcrt*NV E- 702-671-0530 NV S460288043120768 Card 0473		6.50	
10/15		Purchase authorized on 10/13 Clark8J*DC Payment 877-687-7870 TX S580288043138070 Card 0473		1.00	273.08
10/16		ATM Cash Deposit on 10/16 900 N Green Valley Parkwa Henderson NV 0000766 ATM ID 5456W Card 0473	200.00		
10/16		Cty of Henderson Utilities 0002378317 Yousif H Halloum		170.50	302.58
10/19		Non-WF ATM Balance Inquiry Fee 10/18 4949 N Ranch Las Vegas NV ATM ID Nvsfsx01 Card 0473		2.00	
10/19		Purchase authorized on 10/15 Applebees Anth1621 Henderson NV S580289755748324 Card 0473		22.10	
10/19		ATM Withdrawal authorized on 10/18 900 N Green Valley Parkwa Henderson NV 0005366 ATM ID 5456P Card 0473		100.00	
10/19		Non-WF ATM Withdrawal authorized on 10/18 4949 N Rancho Drive Las Vegas NV 00380292700001768 ATM ID Nvsfsx01 Card 0473		103.99	
10/19		Non-Wells Fargo ATM Transaction Fee		2.50	71.99
10/21		SSA Treas 310 Xxsoc Sec 102120 xxxxx2986A SSA Yousif H Halloum	1,449.00		
10/21		Purchase authorized on 10/20 Clark8Judcrt*NV E- 702-671-0530 NV S300294620475795 Card 0473		1.50	
10/21		Purchase authorized on 10/20 Clark8J*DC Payment 877-687-7870 TX S380294620497433 Card 0473		1.00	
10/21		Purchase authorized on 10/20 Clark8Judcrt*NV E- 702-671-0530 NV S460294629877820 Card 0473		1.50	
10/21		Purchase authorized on 10/20 Clark8J*DC Payment 877-687-7870 TX S300294629883340 Card 0473		1.00	

Wells Fargo® Preferred Checking

November 30, 2020 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 11/1	$2,127.65
Deposits/Additions	2,749.01
Withdrawals/Subtractions	- 2,753.52
Ending balance on 11/30	**$2,123.14**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,066.92
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.13

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/5		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 11-05		1,395.60	732.05
11/9		Purchase authorized on 11/07 Rei*Payment Center 800-227-9597 OH S460312375263191 Card 0473		165.71	
11/9		Recurring Payment authorized on 11/08 Apple.Com/Bill 866-712-7753 CA S460313426491648 Card 0473		15.99	550.35
11/10		Purchase authorized on 11/10 Costco Gas #1320 Henderson NV P00380315584870728 Card 0473		45.07	505.28
11/16		Purchase authorized on 11/13 Walgreens #6615 Henderson NV S460319034801972 Card 0473		44.55	
11/16		Purchase authorized on 11/14 Costco Whse #1320 Henderson NV P00580319835222724 Card 0473		85.53	
11/16		Cty of Henderson Utilities 0002426881 Yousif H Halloum		186.02	189.18
11/18		SSA Treas 310 Xxsoc Sec 111820 xxxxx2986A SSA Yousif H Halloum	1,449.00		1,638.18
11/23		Purchase with Cash Back $ 40.00 authorized on 11/21 Smiths Fo 1000 N. Gree Henderson NV P00000000882751003 Card 0473		52.43	
11/23		Purchase authorized on 11/21 Costco Whse #1320 Henderson NV P00380326829297599 Card 0473		109.95	
11/23		Recurring Payment authorized on 11/22 Vesta *AT&T Prepa 866-608-3007 OR S300327524613253 Card 0473		55.06	
11/23		Purchase with Cash Back $ 40.00 authorized on 11/22 Smiths Fo 1000 N. Gree Henderson NV P00000000670368025 Card 0473		48.48	
11/23		Non-WF ATM Withdrawal authorized on 11/22 4178 Koval Lane Las Vegas NV 00580328252403385 ATM ID Cpse0101 Card 0473		202.50	1,169.76
11/24		Purchase authorized on 11/24 Vons #2511 Henderson NV P00580329828765984 Card 0473		111.59	
11/24		Purchase authorized on 11/24 Costco Gas #1320 Henderson NV P00300329845579887 Card 0473		41.37	
11/24		Purchase authorized on 11/24 Costco Whse #1320 Henderson NV P00300329861259910 Card 0473		7.58	1,009.22
11/25		Recurring Payment authorized on 11/24 Apple.Com/Bill 866-712-7753 CA S580329520064170 Card 0473		0.99	
11/25		Cox Comm Las Bankdraft 112520 476089320303001 Iman Halloum		185.10	823.13
11/30		ATM Cash Deposit on 11/28 900 N Green Valley Parkwa Henderson NV 0006686 ATM ID 5456W Card 0473	800.00		
11/30		ATM Cash Deposit on 11/30 900 N Green Valley Parkwa Henderson NV 0006986 ATM ID 5456W Card 0473	500.00		
11/30		Interest Payment	0.01		2,123.14
Ending balance on 11/30					**2,123.14**
Totals			**$2,749.01**	**$2,753.52**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Wells Fargo® Preferred Checking

December 31, 2020 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 12/1	$2,123.14
Deposits/Additions	3,549.01
Withdrawals/Subtractions	- 3,660.23
Ending balance on 12/31	**$2,011.92**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,171.40
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.14

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/3		Non-WF ATM Balance Inquiry Fee 12/02 11011 W Char Las Vegas NV ATM ID Nvrrsx24 Card 0473		2.00	
12/3		Non-WF ATM Withdrawal authorized on 12/02 11011 W Charleston Blvd Las Vegas NV 00580338090639850 ATM ID Nvrrsx24 Card 0473		204.99	1,916.15
12/7		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 12-07		1,395.60	520.55
12/8		Purchase authorized on 12/07 Rei*Payment Center 800-227-9597 OH S580342600220565 Card 0473		165.71	354.84
12/9		Recurring Payment authorized on 12/08 Apple.Com/Bill 866-712-7753 CA S460343426297152 Card 0473		15.99	338.85
12/10		Recurring Payment authorized on 12/09 Cloudconvert Grunwald Deu S380345043962943 Card 0473		8.00	330.85
12/16		SSA Treas 310 Xxsoc Sec 121620 xxxxx2986A SSA Yousif H Halloum	1,449.00		
12/16		Cty of Henderson Utilities 0002471955 Yousif H Halloum		117.55	1,662.30
12/17		Purchase authorized on 12/17 Vons #2511 Henderson NV P00300352699347348 Card 0473		229.24	
12/17		Purchase authorized on 12/17 Smiths Fo 1000 N. Gree Henderson NV P00000000931089353 Card 0473		23.84	
12/17		Purchase authorized on 12/17 Smiths Food #434 1000 N. Henderson NV P00300352837793590 Card 0473		2.49	1,406.73
12/18		Purchase authorized on 12/18 Costco Whse #1320 Henderson NV P00300354033677349 Card 0473		44.71	1,362.02
12/21		Non-WF ATM Withdrawal authorized on 12/19 4178 Koval Lane Las Vegas NV 00300355232832320 ATM ID Cpse0100 Card 0473		302.50	
12/21		Non-Wells Fargo ATM Transaction Fee		2.50	1,057.02
12/23		Recurring Payment authorized on 12/22 Vesta *AT&T Prepa 866-608-3007 OR S300357516858757 Card 0473		55.06	1,001.96
12/24		Purchase authorized on 12/24 Walgreens Store 601 S Gre Henderson NV P00300359664553466 Card 0473		44.55	
12/24		Purchase authorized on 12/24 Smiths Food #434 1000 N. Henderson NV P00300359735186682 Card 0473		11.27	946.14
12/28		ATM Cash Deposit on 12/28 900 N Green Valley Parkwa Henderson NV 0000840 ATM ID 5456W Card 0473	1,000.00		
12/28		ATM Cash Deposit on 12/28 Green Valley & Horizon Henderson NV 0002155 ATM ID 9909Y Card 0473	800.00		
12/28		Recurring Payment authorized on 12/24 Apple.Com/Bill 866-712-7753 CA S380359521110516 Card 0473		0.99	
12/28		Non-WF ATM Withdrawal authorized on 12/24 4178 Koval Lane Las Vegas NV 00580360158294897 ATM ID Cpse0100 Card 0473		202.50	
12/28		Non-Wells Fargo ATM Transaction Fee		2.50	
12/28		Non-WF ATM Withdrawal authorized on 12/25 4178 Koval Lane Las Vegas NV 00300361262315412 ATM ID Cpse0100 Card 0473		302.50	
12/28		Non-Wells Fargo ATM Transaction Fee		2.50	
12/28		Non-WF ATM Withdrawal authorized on 12/27 4178 Koval Lane Las Vegas NV 00300363093676407 ATM ID Cpse0100 Card 0473		302.50	
12/28		Non-Wells Fargo ATM Transaction Fee		2.50	
12/28		Cox Comm Las Bankdraft 122520 476089320303001 Iman Halloum		218.24	1,711.91

EXHIBIT "J"

BANK STATEMENTS OF PAYMENT HISTORY AFTER THE APPROVAL OF THE LOAN MODIFICATION

January 1, 2021

Wells Fargo® Preferred Checking

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted
1-800-TO-WELLS (1-800-869-3557)
TTY: 1-800-877-4833
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 1/1	$2,011.92
Deposits/Additions	3,566.01
Withdrawals/Subtractions	- 3,038.73
Ending balance on 1/31	**$2,539.20**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

WELLS FARGO

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,453.34
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.01
Total interest paid in 2020	$0.14

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/4		IRS Treas 310 Xxtaxeip2 010421 xxxxxxxxxx00989 Halloum, Yousif	600.00		
1/4		Purchase authorized on 01/02 Costco Gas #1320 Henderson NV P00461002834234631 Card 0473		48.36	
1/4		Purchase authorized on 01/02 Costco Whse #1320 Henderson NV P00381003001216649 Card 0473		180.15	
1/4		Purchase authorized on 01/03 Smiths Fo 1000 N. Gree Henderson NV P00000000439746244 Card 0473		27.17	2,356.24
1/5		Recurring Payment authorized on 01/04 Apple.Com/Bill 866-712-7753 CA S301004426179587 Card 0473		15.99	
1/5		Purchase authorized on 01/04 Solutions Specialt Las Vegas NV S381004860464556 Card 0473		169.00	
1/5		Bill Pay Caliber Home Loans Recurring xxxxx48517 on 01-05		1,395.60	775.65
1/8		Purchase authorized on 01/08 Costco Whse #1320 Henderson NV P00381008745606540 Card 0473		102.96	672.69
1/11		ATM Cash Deposit on 01/10 10010 S. Eastern Ave Henderson NV 0009984 ATM ID 5456Y Card 0473	500.00		
1/11		Recurring Payment authorized on 01/09 Cloudconvert Grunwald Deu S381010080444552 Card 0473		8.00	
1/11		Purchase authorized on 01/10 Target T- 9725 S Easte Las Vegas NV P00000000737022991 Card 0473		21.66	
1/11		Purchase authorized on 01/10 Target T- 9725 S Easte Las Vegas NV P00000000773813320 Card 0473		11.65	
1/11		Purchase authorized on 01/10 Costco Gas #1320 Henderson NV P00381011015266635 Card 0473		45.30	
1/11		Purchase authorized on 01/11 Target T- 8750 W Charl Las Vegas NV P00000000487148638 Card 0473		33.92	1,052.16
1/14		Cty of Henderson Utilities 0002500232 Yousif H Halloum		103.97	948.19
1/15		Purchase authorized on 01/14 University Compoun 800-985-8065 CA S581014617125593 Card 0473		217.95	
1/15		Purchase authorized on 01/15 Costco Gas #1320 Henderson NV P00381015823432750 Card 0473		48.76	
1/15		Purchase authorized on 01/15 Costco Whse #1320 Henderson NV P00461015844638640 Card 0473		48.54	632.94
1/19		Purchase authorized on 01/18 Target T- 695 S Green Henderson NV P00000000374185998 Card 0473		93.12	539.82
1/20		SSA Treas 310 Xxsoc Sec 012021 xxxxx2986A SSA Yousif H Halloum	1,466.00		
1/20		Purchase authorized on 01/20 Costco Gas #1320 Henderson NV P00581021045821901 Card 0473		45.99	1,959.83
1/22		Recurring Payment authorized on 01/21 Vesta *AT&T Prepa 866-608-3007 OR S301021497500210 Card 0473		55.06	
1/22		Purchase authorized on 01/21 Target T- 9725 S Easte Las Vegas NV P00000000533290120 Card 0473		22.63	1,882.14
1/25		Purchase authorized on 01/20 Apple Cash 877-233-8552 CA S301021265315713 Card 0473		30.00	

EXHIBIT "K"

Two (2) Mortgage payments were made in error to Caliber Home Loans Under "Payment History Details" for a total of $2791.20 and was transferred to Fay Servicing by Caliber Home Loans

Payment History Details

Loan Number: 9804248517
From Date: 11/01/2020
To Date: 03/25/2021

Trans Date	Trans Eff Dt	Trans Code	Trans Name	Trans Amt	Amt To Prin	Amt To Interest	Amt To Escrow	Amt To Late Charge	Amt To Fees	Amt To Unapplied Funds	Prin Bal After Trans
01/18/2021	01/20/2021	FWV	Fee Waived	$(750.00)	$0.00	$0.00	$0.00	$0.00	$(750.00)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(181.00)	$0.00	$0.00	$0.00	$0.00	$(181.00)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(28.60)	$0.00	$0.00	$0.00	$0.00	$(28.60)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(15.00)	$0.00	$0.00	$0.00	$0.00	$(15.00)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(600.00)	$0.00	$0.00	$0.00	$0.00	$(600.00)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(15.00)	$0.00	$0.00	$0.00	$0.00	$(15.00)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(15.00)	$0.00	$0.00	$0.00	$0.00	$(15.00)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(4.50)	$0.00	$0.00	$0.00	$0.00	$(4.50)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(60.00)	$0.00	$0.00	$0.00	$0.00	$(60.00)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(4.50)	$0.00	$0.00	$0.00	$0.00	$(4.50)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(60.00)	$0.00	$0.00	$0.00	$0.00	$(60.00)	$0.00	$226,308.04
01/18/2021	01/20/2021	FWV	Fee Waived	$(118.50)	$0.00	$0.00	$0.00	$0.00	$(118.50)	$0.00	$226,308.04
01/18/2021	01/20/2021	UFU	Amount to Unapplied	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$(2,791.20)	$226,308.04
01/06/2021	01/06/2021	SRA	Cash Receipt	$1,395.60	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$226,308.04
01/06/2021	01/06/2021	UFU	Amount to Unapplied	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1,395.60	$226,308.04
12/30/2020	12/30/2020	FWV	Fee Waived	$(4.50)	$0.00	$0.00	$0.00	$0.00	$(4.50)	$0.00	$226,308.04
12/18/2020	12/17/2020	E90	Tax Disbursement	$(603.76)	$0.00	$0.00	$(603.76)	$0.00	$0.00	$0.00	$226,308.04
12/08/2020	12/08/2020	SRA	Cash Receipt	$1,395.60	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$226,308.04
12/08/2020	12/08/2020	UFU	Amount to Unapplied	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1,395.60	$226,308.04
11/24/2020	11/24/2020	FB	Fee Billed	$4.50	$0.00	$0.00	$0.00	$0.00	$4.50	$0.00	$226,308.04
11/06/2020	11/06/2020	AP	Payment	$1,395.60	$225.68	$802.31	$367.61	$0.00	$0.00	$0.00	$226,308.04

EXHIBIT "L"

Mortgage Payments Made to Fay Servicing
02/1/2021 – 12/31/2021

Wells Fargo® Preferred Checking

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Statement period activity summary

Beginning balance on 2/1	$2,539.20
Deposits/Additions	1,550.01
Withdrawals/Subtractions	- 3,711.92
Ending balance on 2/28	**$377.29**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$913.16
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.02
Total interest paid in 2020	$0.14

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/3		Bill Pay Fay Servicing LLC Recurring x73410 on 02-03		1,395.60	1,143.60
2/5	8124	Check		426.31	717.29
2/9		Recurring Payment authorized on 02/08 Apple.Com/Bill 866-712-7753 CA S461039426304828 Card 0473		15.99	701.30
2/10		Recurring Payment authorized on 02/09 Cloudconvert Grunwald Deu S381041080460144 Card 0473		8.00	693.30
2/11		Non-WF ATM Balance Inquiry Fee 02/11 4949 N Ranch Las Vegas NV ATM ID Nvsfsx08 Card 0473		2.00	
2/11		Purchase authorized on 02/09 Apple Cash 877-233-8552 CA S461040843531543 Card 0473		20.00	
2/11		Non-WF ATM Withdrawal authorized on 02/11 4949 N Rancho Drive Las Vegas NV 00301042517129492 ATM ID Nvsfsx08 Card 0473		303.99	367.31
2/16		ATM Cash Deposit on 02/13 10010 S. Eastern Ave Henderson NV 0001891 ATM ID 5456Y Card 0473	100.00		
2/16		Purchase authorized on 02/13 Apple Cash 877-233-8552 CA S381045027592999 Card 0473		30.00	
2/16		Recurring Payment authorized on 02/14 Cloudconvert Grunwald Deu S381045780416000 Card 0473		8.00	429.31
2/17		SSA Treas 310 Xxsoc Sec 021721 xxxxx2986A SSA Yousif H Halloum	1,450.00		1,879.31
2/18		Cty of Henderson Utilities 0002532279 Yousif H Halloum		88.33	1,790.98
2/19		Non-WF ATM Withdrawal authorized on 02/19 9777 S Las Vegas B Las Vegas NV 00581050337945289 ATM ID Cpss3020 Card 0473		503.50	
2/19		Non-Wells Fargo ATM Transaction Fee		2.50	1,284.98
2/22		Recurring Payment authorized on 02/20 Vesta *AT&T Prepa 866-608-3007 OR S461051488677506 Card 0473		55.06	1,229.92
2/23		Non-WF ATM Balance Inquiry Fee 02/22 3333 Blue Di Las Vegas NV ATM ID Nvshcx09 Card 0473		2.00	
2/23		Non-WF ATM Withdrawal authorized on 02/22 3333 Blue Diamond Rd Las Vegas NV 00301054233940006 ATM ID Nvshcx09 Card 0473		505.00	
2/23		Non-Wells Fargo ATM Transaction Fee		2.50	720.42
2/24		Purchase authorized on 02/24 Costco Gas #1320 Henderson NV P00381055778588191 Card 0473		50.03	
2/24		Purchase authorized on 02/24 Costco Whse #1320 Henderson NV P00461055794852459 Card 0473		27.38	643.01
2/25		Recurring Payment authorized on 02/24 Apple.Com/Bill 866-712-7753 CA S381055520410664 Card 0473		0.99	
2/25		Purchase authorized on 02/24 Kaiser Direct Pay 800-464-4000 CA S381055810066560 Card 0473		16.00	
2/25		Cox Comm Las Bankdraft 022521 476089320303001 Iman Halloum		203.03	422.99

Wells Fargo® Preferred Checking

March 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

Statement period activity summary

Beginning balance on 3/1	$377.29
Deposits/Additions	5,150.00
Withdrawals/Subtractions	- 3,284.28
Ending balance on 3/31	**$2,243.01**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.00
Average collected balance	$725.19
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.02
Total interest paid in 2020	$0.14

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/1		Edeposit IN Branch/Store 02/27/21 10:05:33 Am 10010 S Eastern Ave Henderson NV 0473	1,000.00		
3/1		ATM Cash Deposit on 02/28 2658 W Horizon Ridge Park Henderson NV 0004874 ATM ID 1722C Card 0473	700.00		2,077.29
3/2		Purchase authorized on 03/01 Rei*Payment Center 800-227-9597 OH S301060546015152 Card 0473		165.71	1,911.58
3/3		Bill Pay Fay Servicing LLC Recurring x73410 on 03-03		1,395.60	515.98
3/4		Purchase authorized on 03/04 Smiths Fo 1000 N. Gree Henderson NV P00000000076206168 Card 0473		42.25	473.73
3/5		Recurring Payment authorized on 03/04 Apple.Com/Bill 866-712-7753 CA S581063427245303 Card 0473		15.99	457.74
3/8		Purchase authorized on 03/07 Lexisnexis Payment 800-227-9597 OH S301066393357172 Card 0473		165.71	
3/8		Purchase authorized on 03/08 Target T- 695 S Green Henderson NV P00000000585567758 Card 0473		29.10	262.93
3/10		Purchase authorized on 03/08 Apple Cash 877-233-8552 CA S301068108857499 Card 0473		1.00	
3/10		Purchase authorized on 03/08 Apple Cash 877-233-8552 CA S381068111741457 Card 0473		1.00	260.93
3/15		Purchase authorized on 03/12 Lexisnexis Payment 800-227-9597 OH S581071711219543 Card 0473		165.71	
3/15		Recurring Payment authorized on 03/14 Cloudconvert Grunwald Deu S381073817393775 Card 0473		8.00	
3/15		Purchase authorized on 03/15 Costco Whse #1320 Henderson NV P00381074813019098 Card 0473		21.46	65.76
3/17		SSA Treas 310 Xxsoc Sec 031721 xxxxx2986A SSA Yousif H Halloum	1,450.00		
3/17		Purchase with Cash Back $ 40.00 authorized on 03/17 Target T-9725 S Easte Las Vegas NV P00000000736889979 Card 0473		64.84	
3/17		Cty of Henderson Utilities 0002561269 Yousif H Halloum		97.98	1,352.94
3/18		Non-WF ATM Balance Inquiry Fee 03/18 4111 Boulder Las Vegas NV ATM ID Nvboux32 Card 0473		2.00	
3/18		Non-WF ATM Balance Inquiry Fee 03/18 4111 Boulder Las Vegas NV ATM ID Nvboux25 Card 0473		2.00	
3/18		ATM Withdrawal authorized on 03/18 900 N Green Valley Parkwa Henderson NV 0002304 ATM ID 5456W Card 0473		100.00	
3/18		Purchase authorized on 03/18 The Home Depot #3306 Las Vegas NV P00301077800674952 Card 0473		82.30	
3/18		Purchase authorized on 03/18 Target T- 9725 S Easte Las Vegas NV P00000000671106767 Card 0473		23.82	1,142.82
3/19	8121	Check		426.31	716.51

Wells Fargo® Preferred Checking

April 30, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

Statement period activity summary

Beginning balance on 4/1	$2,243.01
Deposits/Additions	3,250.01
Withdrawals/Subtractions	- 3,679.50
Ending balance on 4/30	**$1,813.52**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$770.41
Annual percentage yield earned	0.02%
Interest earned this statement period	$0.01
Interest paid this year	$0.03

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/1		Purchase authorized on 03/30 Apple Cash 877-233-8552 CA S581090048361915 Card 0473		30.00	
4/1		Purchase authorized on 03/30 Apple Cash 877-233-8552 CA S381090135751442 Card 0473		1.00	
4/1		Purchase authorized on 03/30 Apple Cash 877-233-8552 CA S301090197052921 Card 0473		30.00	
4/1		Purchase authorized on 03/30 Apple Cash 877-233-8552 CA S461090200408847 Card 0473		1.00	2,181.01
4/2		Purchase authorized on 03/30 Apple Cash 877-233-8552 CA S301090233777919 Card 0473		50.00	
4/2		Purchase authorized on 03/30 Apple Cash 877-233-8552 CA S581090234134246 Card 0473		50.00	
4/2		Purchase authorized on 03/30 Apple Cash 877-233-8552 CA S581090234784695 Card 0473		50.00	2,031.01
4/5		Bill Pay Fay Servicing LLC Recurring x73410 on 04-05		1,395.60	635.41
4/7		Purchase authorized on 04/06 Costco Gas #1320 Henderson NV P00581097041303703 Card 0473		60.23	
4/7		Non-WF ATM Withdrawal authorized on 04/06 2300 Paseo Verde Parkwa Henderson NV 00581097159234867 ATM ID Nvgvrx03 Card 0473		104.99	470.19
4/8		Purchase authorized on 04/06 Apple Cash 877-233-8552 CA S381097082591376 Card 0473		1.00	469.19
4/9		Purchase authorized on 04/07 Lexisnexis Payment 800-227-9597 OH S301097342516719 Card 0473		165.71	
4/9		Purchase authorized on 04/07 Laz Parking 900109 Las Vegas NV S461097595266609 Card 0473		14.00	
4/9		Recurring Payment authorized on 04/08 Apple.Com/Bill 866-712-7753 CA S301098389947184 Card 0473		15.99	
4/9		Purchase authorized on 04/09 Smiths Food #434 1000 N. Henderson NV P00381099740525243 Card 0473		10.46	263.03
4/12		Purchase authorized on 04/11 Costco Whse #1320 Henderson NV P00461101679025006 Card 0473		11.28	251.75
4/14		Purchase authorized on 04/14 Smiths Fo 1000 N. Gree Henderson NV P00000000373937117 Card 0473		18.45	
4/14		Cty of Henderson Utilities 0002590945 Yousif H Halloum		77.88	155.42
4/15		Purchase authorized on 04/13 Apple Cash 877-233-8552 CA S381103854774250 Card 0473		1.00	
4/15		Purchase authorized on 04/14 FD *CA Dmv 582 Barstow CA S461104655846186 Card 0473		38.00	
4/15		Purchase authorized on 04/14 FD *CA Dmv 582 *Sv 800-777-0133 CA S581104655890528 Card 0473		0.88	

Wells Fargo® Preferred Checking

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

Statement period activity summary

Beginning balance on 5/1	$1,813.52
Deposits/Additions	4,650.01
Withdrawals/Subtractions	- 3,225.19
Ending balance on 5/31	**$3,238.34**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$942.90
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.04

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/3		ATM Withdrawal authorized on 05/02 900 N Green Valley Parkwa Henderson NV 0008563 ATM ID 5456P Card 0473		100.00	1,713.52
5/4		Bill Pay Fay Servicing LLC Recurring x73410 on 05-04		1,395.60	317.92
5/6		Recurring Payment authorized on 05/04 Apple.Com/Bill 866-712-7753 CA S301124389951691 Card 0473		15.99	301.93
5/12		Purchase authorized on 05/12 Smiths Fo 10616 E. Eas Henderson NV P00000000030897434 Card 0473		45.18	
5/12		ATM Withdrawal authorized on 05/12 900 N Green Valley Parkwa Henderson NV 0001561 ATM ID 5456P Card 0473		100.00	156.75
5/14		Purchase authorized on 05/14 Vons #2511 Henderson NV P00461135029966453 Card 0473		13.01	143.74
5/17		Recurring Payment authorized on 05/14 Cloudconvert Grunwald Deu S381134817005378 Card 0473		8.00	
5/17		Purchase authorized on 05/15 Costco Gas #1320 Henderson NV P00581135768423376 Card 0473		31.31	
5/17		Cty of Henderson Utilities 0002621680 Yousif H Halloum		95.14	9.29
5/19		SSA Treas 310 Xxsoc Sec 051921 xxxxx2986A SSA Yousif H Halloum	1,450.00		
5/19		Purchase authorized on 05/19 Costco Gas #1320 Henderson NV P00461139613595505 Card 0473		60.71	
5/19		Purchase authorized on 05/19 Costco Whse #1320 Henderson NV P00581139633988092 Card 0473		88.13	1,310.45
5/20		Purchase authorized on 05/20 Smiths Fo 1000 N. Gree Henderson NV P00000000980220000 Card 0473		15.16	1,295.29
5/21		Purchase authorized on 05/19 Omega #680 Las Vegas NV S301139785495735 Card 0473		32.51	
5/21		Purchase authorized on 05/20 Clark Cty Recorder Las Vegas NV S381140659888973 Card 0473		64.49	
5/21		Purchase with Cash Back $ 50.00 authorized on 05/21 The Home Depot #3306 Las Vegas NV P00381141538101516 Card 0473		61.90	
5/21		Purchase with Cash Back $ 50.00 authorized on 05/21 Smart and Final Henderson NV P00000000085367905 Card 0473		62.99	
5/21		Purchase authorized on 05/21 WM Superc Wal-Mart Sup Las Vegas NV P00000000484203112 Card 0473		10.70	
5/21		Purchase authorized on 05/21 The Home Depot #3306 Las Vegas NV P00461141860378529 Card 0473		33.47	1,029.23
5/24		ATM Cash Deposit on 05/23 Green Valley & Horizon Henderson NV 0003735 ATM ID 9909Y Card 0473	200.00		
5/24		Recurring Payment authorized on 05/21 Vesta *AT&T Prepa 866-6083007 OR S301141424902671 Card 0473		55.06	

Wells Fargo® Preferred Checking

June 30, 2021 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

The following dedicated text telephone/telecommunication device for the deaf (TTY/TDD) lines are being retired on March 5, 2021: 800-877-4833, 800-419-2265 and 800-600-4833. We accept relay-assisted calls, including calls from the 711 service, when customers call any Wells Fargo customer service toll-free phone number. Wells Fargo will continue to provide excellent service to our deaf or hard of hearing customers and customers with speech disorders.

Statement period activity summary

Beginning balance on 6/1	$3,238.34
Deposits/Additions	3,547.41
Withdrawals/Subtractions	- 4,071.52
Ending balance on 6/30	**$2,714.23**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

WELLS FARGO

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$2,574.77
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.06

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/1		ATM Cash Deposit on 05/30 2531 Anthem Village Dr Henderson NV 0004392 ATM ID 8481N Card 0473	400.00		
6/1		Edeposit IN Branch/Store 06/01/21 11:52:17 Am 10010 S Eastern Ave Henderson NV 0473	101.79		
6/1		Purchase authorized on 05/28 Pacer800-676-6856I 800-676-6856 TX S301148599283757 Card 0473		242.90	
6/1		Recurring Payment authorized on 05/29 Apple.Com/Bill 408-974-1010 CA S461149753582034 Card 0473		0.99	
6/1		Purchase authorized on 05/30 Apple Cash 877-233-8552 CA S461150837388525 Card 0473		1.00	
6/1		Purchase authorized on 06/01 Vons #2511 Henderson NV P00301152617194016 Card 0473		203.04	3,292.20
6/3		Bill Pay Payment Return on 06-03	1,395.60		
6/3		Bill Pay Fay Servicing LLC Recurring x73410 on 06-03		1,395.60	3,292.20
6/4		Bill Pay Fay Servicing LLC Mobile x73410 on 06-04		1,395.60	1,896.60
6/7		Recurring Payment authorized on 06/04 Apple.Com/Bill 866-712-7753 CA S301155389861617 Card 0473		15.99	1,880.61
6/15		Recurring Payment authorized on 06/14 Cloudconvert Grunwald Deu S381165817020946 Card 0473		8.00	1,872.61
6/16		SSA Treas 310 Xxsoc Sec 061621 xxxxx2986A SSA Yousif H Halloum	1,450.00		
6/16		Cty of Henderson Utilities 0002652914 Yousif H Halloum		83.10	3,239.51
6/18		ATM Cash Deposit on 06/18 900 N Green Valley Parkwa Henderson NV 0006316 ATM ID 5456W Card 0473	200.00		3,439.51
6/21		Purchase authorized on 06/17 Apple Cash 877-233-8552 CA S581169139382692 Card 0473		50.00	
6/21		Purchase authorized on 06/17 Apple Cash 877-233-8552 CA S381169143809847 Card 0473		50.00	
6/21		Recurring Payment authorized on 06/20 Vesta *AT&T Prepa 866-608-3007 OR S581171470267480 Card 0473		55.06	
6/21		Inspiration at G Assoc Pmt 210621 246282 Yousif H Halloum		314.00	2,970.45
6/23		Purchase authorized on 06/23 Costco Gas #1320 Henderson NV P00461174652156617 Card 0473		55.12	2,915.33
6/25		Cox Comm Las Bankdraft 062521 476089320303001 Iman Halloum		199.13	2,716.20
6/28		Recurring Payment authorized on 06/24 Apple.Com/Bill 866-712-7753 CA S461175484982416 Card 0473		0.99	

Return

Wells Fargo® Preferred Checking

July 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.
Go to wellsfargo.com/personalloan or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

Statement period activity summary

Beginning balance on 7/1	$2,714.23
Deposits/Additions	4,885.60
Withdrawals/Subtractions	- 4,890.51
Ending balance on 7/31	**$2,709.32**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,653.02
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.07

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		Purchase authorized on 06/29 Apple Cash 877-233-8552 CA S461180420479405 Card 0473		50.00	2,664.23
7/2		Inspiration at G Assoc Pmt 210702 246282 Yousif H Halloum		157.00	2,507.23
7/6		Bill Pay Payment Return on 07-06	1,395.60		Retur
7/6		Bill Pay Fay Servicing LLC Recurring x73410 on 07-06		1,395.60	
7/6		Recurring Payment authorized on 07/04 Apple.Com/Bill 866-712-7753 CA S301185389851808 Card 0473		15.99	2,491.24
7/7		Bill Pay Fay Servicing LLC Mobile x73410 on 07-07		1,395.60	1,095.64
7/13		Purchase authorized on 07/13 Costco Gas #1320 Henderson NV P00461194636654607 Card 0473		50.01	
7/13		Purchase authorized on 07/13 Costco Whse #1320 Henderson NV P00461194655787969 Card 0473		43.22	
7/13		Purchase authorized on 07/13 Smiths Fo 10616 E. Eas Henderson NV P00000000384623473 Card 0473		27.40	975.01
7/15		Recurring Payment authorized on 07/14 Cloudconvert Grunwald Deu S381195817149986 Card 0473		8.00	
7/15		Cty of Henderson Utilities 0002683226 Yousif H Halloum		112.35	854.66
7/16		Purchase authorized on 07/14 Smart N Go Renton WA S461195610298405 Card 0473		2.79	
7/16		Purchase authorized on 07/16 Smiths Fo 1000 N. Gree Henderson NV P00000000286963544 Card 0473		37.55	814.32
7/19		Purchase authorized on 07/15 IN N Out Burger 16 Las Vegas NV S301197091244692 Card 0473		6.50	
7/19		Purchase authorized on 07/16 Petco 531 Las Vegas NV P00581198047754295 Card 0473		24.92	
7/19		Purchase authorized on 07/17 Star Nursery 1006 Las Vegas NV P00301198559759945 Card 0473		21.66	
7/19		Purchase authorized on 07/17 Smiths Food #434 10616 E. Henderson NV P00461198802463078 Card 0473		3.59	
7/19		Purchase authorized on 07/17 Costco Whse #1320 Henderson NV P00461198826827404 Card 0473		29.67	727.98
7/20		Purchase authorized on 07/18 IN N Out Burger 16 Las Vegas NV S461199784080274 Card 0473		6.50	
7/20		Non-WF ATM Withdrawal authorized on 07/19 7300 N Aliante Par North Las Veg NV 00301201120904436 ATM ID Cpsa0008 Card 0473		303.99	
7/20		Purchase authorized on 07/20 Costco Gas #1320 Henderson NV P00461201687504526 Card 0473		67.37	
7/20		Purchase authorized on 07/20 Costco Whse #1320 Henderson NV P00581201718186270 Card 0473		73.00	277.12
7/21		SSA Treas 310 Xxsoc Sec 072121 xxxxx2986A SSA Yousif H Halloum	1,450.00		

Wells Fargo® Preferred Checking

August 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.
Go to wellsfargo.com/personalloan or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

Statement period activity summary

Beginning balance on 8/1	$2,709.32
Deposits/Additions	4,845.61
Withdrawals/Subtractions	- 5,214.52
Ending balance on 8/31	**$2,340.41**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,111.95
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.08

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/3		Bill Pay Fay Servicing LLC Recurring x73410 on 08-03		1,395.60	1,313.72
8/4		Bill Pay Payment Return on 08-04	1,395.60		
8/4		Purchase authorized on 08/04 Vons #2511 Henderson NV P00461216712871154 Card 2587		10.02	
8/4		Inspiration at G Assoc Pmt 210804 246282 Yousif H Halloum		157.00	2,542.30
8/5		Purchase authorized on 08/04 Smiths Fo 1000 N. Gree Henderson NV P00000000239833521 Card 2587		26.28	
8/5		Bill Pay Fay Servicing LLC Mobile x73410 on 08-05		1,395.60	1,120.42
8/9		Purchase authorized on 08/06 Apple.Com/Bill 866-712-7753 CA S301218662580553 Card 2587		15.99	
8/9		Recurring Payment authorized on 08/06 Apple.Com/Bill 408-974-1010 CA S301218665597497 Card 2587		0.99	
8/9		Purchase authorized on 08/07 Lexisnexis Payment 800-227-9597 OH S381219374919052 Card 2587		170.69	932.75
8/10	8152	Check		505.00	427.75
8/12		Purchase authorized on 08/10 Pacer800-676-6856l 800-676-6856 TX S461223214103230 Card 2587		289.40	
8/12		Purchase authorized on 08/12 Smiths Fo 1000 N. Gree Henderson NV P00000000880974589 Card 2587		23.82	114.53
8/17		Purchase authorized on 08/17 Smiths Fo 1000 N. Gree Henderson NV P00000000571484688 Card 2587		24.77	89.76
8/18		SSA Treas 310 Xxsoc Sec 081821 xxxxx2986A SSA Yousif H Halloum	1,450.00		
8/18		Purchase authorized on 08/18 WM Superc Wal-Mart Sup Las Vegas NV P00000000335066686 Card 2587		63.77	
8/18		Purchase authorized on 08/18 Wal-Mart Super Center Las Vegas NV P00000000876303035 Card 2587		20.00	
8/18		Purchase authorized on 08/18 Costco Gas #1320 Henderson NV P00301230571237756 Card 2587		59.49	
8/18		Purchase authorized on 08/18 Costco Gas #1010 Victorville CA P00301230721839802 Card 2587		45.91	
8/18		Purchase authorized on 08/18 Costco Whse #1010 Victorville CA P00301230733431022 Card 2587		1.63	
8/18		Cty of Henderson Utilities 0002716508 Yousif H Halloum		94.59	1,254.37
8/19		Purchase authorized on 08/17 Adobe 408-536-6000 CA S301230055833734 Card 2587		14.99	
8/19		Purchase authorized on 08/18 Kp Rx01239 Victorville CA S301230682152416 Card 2587		25.80	
8/19		Purchase authorized on 08/19 Smiths Fo 1000 N. Gree Henderson NV P00000000885159645 Card 2587		30.50	1,183.08
8/20		Recurring Payment authorized on 08/19 Vesta *AT&T Prepa 866-608-3007 OR S381231806907916 Card 2587		55.07	

Wells Fargo® Preferred Checking

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

Consider signing into Wells Fargo Online® for quicker access to your account information.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo Personal Loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score, before you apply.

WELLS FARGO

Go to wellsfargo.com/personalloan or call 1-855-324-9370, Monday through Friday, from 8:00 a.m. to 7:00 p.m. Central Time.

Statement period activity summary

Beginning balance on 9/1	$2,340.41
Deposits/Additions	6,741.22
Withdrawals/Subtractions	- 6,207.98
Ending balance on 9/30	**$2,873.65**

Account number: [redacted]

YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$1,936.18
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.10

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/2		Bill Pay Payment Return on 09-02	1,395.60		3,736.01
9/3		Bill Pay Payment Return on 09-03	1,395.60		
9/3		Bill Pay Fay Servicing LLC Recurring x73410 on 09-03		1,395.60	3,736.01
9/7		Bill Pay Fay Servicing LLC Mobile x73410 on 09-07		1,395.60	
9/7		Non-WF ATM Withdrawal authorized on 09/04 7300 N Aliante Par North Las Veg NV 00461248108037446 ATM ID Cpsa0008 Card 2587		303.99	
9/7		Non-WF ATM Withdrawal authorized on 09/04 7300 N Aliante Par North Las Veg NV 00381248147122835 ATM ID Cpsa0017 Card 2587		203.99	
9/7		Non-Wells Fargo ATM Transaction Fee		2.50	
9/7		Non-WF ATM Withdrawal authorized on 09/05 3600 Las Vegas Blvd So Las Vegas NV 00581248761404444 ATM ID Nvbgox14 Card 2587		508.99	
9/7		Non-Wells Fargo ATM Transaction Fee		2.50	
9/7		Recurring Payment authorized on 09/06 Mfe*WWW.McAfee.Com 866-6223911 CA S461249304164684 Card 2587		119.99	
9/7		Recurring Payment authorized on 09/06 Apple.Com/Bill 866-712-7753 CA S581249374683753 Card 2587		15.99	1,182.46
9/8		Purchase authorized on 09/07 Lexisnexis Payment 800-227-9597 OH S301250341558585 Card 2587		170.69	1,011.77
9/13		Purchase authorized on 09/11 Smiths Fo 1000 N. Gree Henderson NV P00000000233896041 Card 2587		36.43	
9/13		Purchase authorized on 09/12 Costco Gas #1320 Henderson NV P00381255833781673 Card 2587		71.56	
9/13		Non-WF ATM Withdrawal authorized on 09/12 3333 Blue Diamond Rd Las Vegas NV 00461255856563926 ATM ID Nvshcx02 Card 2587		205.00	
9/13		Non-Wells Fargo ATM Transaction Fee		2.50	696.28

Wells Fargo® Preferred Checking

October 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

☑ IMPORTANT ACCOUNT INFORMATION

Revised USPS service standards effective 10/1/21

Effective October 1, 2021, the United States Postal Service (USPS) has revised its service standards for certain First-Class Mail items, resulting in a delivery window of up to five days. Please note this may delay your receipt of mail from us and our receipt of mail from you. Please take this change into account when mailing items to us via USPS.

Consider signing into Wells Fargo Online® for quicker access to your account information.

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 10/1	$2,873.65
Deposits/Additions	4,541.22
Withdrawals/Subtractions	- 4,822.82
Ending balance on 10/31	**$2,592.05**

Account number: [redacted]
YOUSIF H HALLOUM
Nevada account terms and conditions apply
For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$2,216.14
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.12

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/4		Bill Pay Payment Return on 10-04	1,395.60		4,269.25
10/5		Bill Pay Fay Servicing LLC Recurring x73410 on 10-05		1,395.60	2,873.65
10/6		Bill Pay Payment Return on 10-06	1,395.60		
10/6		Purchase Bank Check OR Draft		668.00	
10/6		Purchase authorized on 10/06 Costco Whse #1320 Henderson NV P00301279757699560 Card 2587		64.54	
10/6		ATM Withdrawal authorized on 10/06 900 N Green Valley Parkwa Henderson NV 0002010 ATM ID 5456W Card 2587		500.00	3,036.71
10/7		Recurring Payment authorized on 10/06 Apple.Com/Bill 408-974-1010 CA S581279374852337 Card 2587		15.99	
10/7		Bill Pay Fay Servicing LLC Mobile x73410 on 10-07		1,395.60	1,625.12
10/8		Purchase authorized on 10/07 Lexisnexis Payment 800-227-9597 OH S301280394359126 Card 2587		170.69	1,454.43
10/18		Recurring Payment authorized on 10/17 Vesta *AT&T Prepa 866-608-3007 OR S581290518916294 Card 2587		55.07	
10/18		Cty of Henderson Utilities 0002778061 Yousif H Halloum		90.97	1,308.39
10/19		Recurring Payment authorized on 10/17 Adobe Acropro Subs 408-536-6000 CA S461290672951913 Card 2587		14.99	1,293.40
10/20		SSA Treas 310 Xxsoc Sec 102021 xxxxx2986A SSA Yousif H Halloum	1,450.00		2,743.40
10/25		Recurring Payment authorized on 10/24 Apple.Com/Bill 866-712-7753 CA S301297484427003 Card 2587		0.99	
10/25		Cox Comm Las Bankdraft 102521 476089320303001 Iman Halloum		221.54	2,520.87
10/26		Purchase authorized on 10/26 Target T- 695 S Green Henderson NV P000000736830827 Card 2587		31.21	
10/26		Purchase authorized on 10/26 Costco Whse #1320 Henderson NV P461299769632944 Card 2587		84.95	2,404.71
10/27		Purchase authorized on 10/25 The Cleaners & Alt Henderson NV S461298560346896 Card 2587		49.68	2,355.03

Wells Fargo® Preferred Checking

November 30, 2021 ■ Page 1 of 4

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 11/1	$2,592.05
Deposits/Additions	6,941.20
Withdrawals/Subtractions	- 7,701.46
Ending balance on 11/30	**$1,831.79**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.00
Average collected balance	$1,112.64
Annual percentage yield earned	0.00%
Interest earned this statement period	$0.00
Interest paid this year	$0.12

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/1		ATM Cash Deposit on 10/30 10010 S Eastern Ave Henderson NV 0005261 ATM ID 5456Y Card 2587	300.00		
11/1		ATM Cash Deposit on 10/31 10010 S Eastern Ave Henderson NV 0005333 ATM ID 5456Y Card 2587	900.00		
11/1		Purchase authorized on 10/31 Costco Whse #1320 Henderson NV P461304711750948 Card 2587		1,656.05	2,136.00
11/3		Bill Pay Payment Return on 11-03	1,395.60		R
11/3		ATM Cash Deposit on 11/03 900 N Green Valley Pkwy Henderson NV 0005714 ATM ID 5456W Card 2587	500.00		
11/3		Bill Pay Fay Servicing LLC Recurring x73410 on 11-03		1,395.60	2,636.00
11/4		Bill Pay Payment Return on 11-04	1,395.60		R
11/4		Bill Pay Fay Servicing LLC Mobile x73410 on 11-04		1,395.60	
11/4		Purchase authorized on 11/04 Leslie's Poolmart Henderson NV P581308826761093 Card 2587		23.83	2,612.17
11/5		Bill Pay Fay Servicing LLC Mobile x73410 on 11-05		1,395.60	
11/5	1501	Deposited OR Cashed Check		250.00	966.57
11/8		Purchase authorized on 11/07 Lexisnexis Payment 800-227-9597 OH S461311437444926 Card 2587		170.69	795.88
11/10		Purchase authorized on 11/09 Pacer800-676-6856l 800-676-6856 TX S301314054268671 Card 2587		546.60	249.28
11/12		Recurring Payment authorized on 11/10 Apple.Com/Bill 866-712-7753 CA S461314374985680 Card 2587		15.99	233.29
11/17		SSA Treas 310 Xxsoc Sec 111721 xxxxx2986A SSA Yousif H Halloum	1,450.00		
11/17		Recurring Payment authorized on 11/16 Vesta *AT&T Prepa 866-608-3007 OR S581320532295468 Card 2587		55.07	
11/17		Cty of Henderson Utilities 0002810072 Yousif H Halloum		87.27	1,540.95
11/19		Recurring Payment authorized on 11/17 Adobe Acropro Subs 408-536-6000 CA S581321722007115 Card 2587		14.99	
11/19		Purchase authorized on 11/19 R.C. Willey Summerlin NV P301323808973063 Card 2587		238.42	1,287.54
11/22		Purchase authorized on 11/22 Costco Gas #1320 Henderson NV P381326767450293 Card 2587		72.75	1,214.79
11/23		Purchase authorized on 11/23 Costco Whse #0685 Las Vegas NV P581327820806170 Card 2587		86.69	1,128.10
11/26		Recurring Payment authorized on 11/24 Apple.Com/Bill 866-712-7753 CA S581328522251674 Card 2587		0.99	
11/26		Purchase authorized on 11/26 Costco Gas #0685 Las Vegas NV P301330654903471 Card 2587		66.42	

Wells Fargo® Preferred Checking

December 31, 2021 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 12/1	$1,831.79
Deposits/Additions	6,741.21
Withdrawals/Subtractions	- 6,441.85
Ending balance on 12/31	**$2,131.15**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

WELLS FARGO

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,035.61
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.13

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/3		Bill Pay Payment Return on 12-03	1,395.60		
12/3		Purchase authorized on 12/02 Apple.Com/Bill 866-712-7753 CA S381336780095835 Card 2587		3.99	
12/3		Bill Pay Fay Servicing LLC Recurring x73410 on 12-03		1,395.60	1,827.80
12/6		Bill Pay Payment Return on 12-06	1,395.60		
12/6		Purchase authorized on 12/02 Dmi* Dell Bus Onli 800-456-3355 TX S381336530061065 Card 2587		9.99	
12/6		Bill Pay Fay Servicing LLC Mobile x73410 on 12-06		1,395.60	1,817.81
12/7		Bill Pay Fay Servicing LLC Mobile x73410 on 12-07		1,395.60	422.21
12/8		Purchase authorized on 12/07 Lexisnexis Payment 800-227-9597 OH S381341408681108 Card 2587		170.69	251.52
12/13		Recurring Payment authorized on 12/10 Apple.Com/Bill 866-712-7753 CA S581344411661487 Card 2587		15.99	
12/13		Purchase authorized on 12/11 Amzn Mktp US*P068I Amzn.Com/Bill WA S301346206151546 Card 2587		27.06	
12/13	1506	Check		115.00	93.47
12/14	8160	Check		76.88	16.59
12/15		SSA Treas 310 Xxsoc Sec 121521 xxxxx2986A SSA Yousif H Halloum	1,450.00		
12/15		Purchase authorized on 12/15 Costco Gas #1320 Henderson NV P301349784794685 Card 2587		71.37	
12/15		Non-WF ATM Withdrawal authorized on 12/15 2300 Paseo Verde Parkwa Henderson NV 381350017524614 ATM ID Nvgvrx02 Card 2587		304.99	1,090.23
12/16		Purchase authorized on 12/16 Costco Whse #1320 Henderson NV P301350763845239 Card 2587		97.53	
12/16		Cty of Henderson Utilities 0002841265 Yousif H Halloum		109.55	883.15
12/17		Recurring Payment authorized on 12/16 Vesta *AT&T Prepa 866-608-3007 OR S301350524655076 Card 2587		55.07	
12/17		Purchase authorized on 12/17 Vons #1795 Henderson NV P581351855528862 Card 2587		18.99	809.09
12/20		Purchase authorized on 12/16 IN N Out Burger 36 Henderson NV S381350772799147 Card 2587		6.94	
12/20		Recurring Payment authorized on 12/17 Adobe Acropro Subs 408-536-6000 CA S581351707258029 Card 2587		14.99	
12/20		ATM Withdrawal authorized on 12/18 900 N Green Valley Pkwy Henderson NV 0001930 ATM ID 5456P Card 2587		100.00	
12/20		ATM Withdrawal authorized on 12/20 900 N Green Valley Pkwy Henderson NV 0002416 ATM ID 5456P Card 2587		100.00	
12/20		Purchase authorized on 12/20 Smiths Fo 1000 N. Gree Henderson NV P000000881873790 Card 2587		14.89	572.27

EXHIBIT "M"

Mortgage Payments Made to Fay Servicing
01/01/2022 – 08/31/2022

Wells Fargo® Preferred Checking

January 31, 2022 ■ Page 1 of 6

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 1/1	$2,131.15
Deposits/Additions	7,115.21
Withdrawals/Subtractions	- 7,059.60
Ending balance on 1/31	**$2,186.76**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,057.52
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.01
Total interest paid in 2021	$0.13

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/3		Recurring Payment authorized on 01/02 Apple.Com/Bill 866-712-7753 CA S582002492467674 Card 2587		3.99	2,127.16
1/4		Bill Pay Fay Servicing LLC Recurring x73410 on 01-04		1,395.60	731.56
1/5		Bill Pay Payment Return on 01-05	1,395.60		2,127.16
1/6		Bill Pay Payment Return on 01-06	1,395.60		
1/6		Bill Pay Fay Servicing LLC Mobile x73410 on 01-06		1,395.60	2,127.16
1/7		Recurring Payment authorized on 01/06 Apple.Com/Bill 866-712-7753 CA S462006411573873 Card 2587		15.99	
1/7		Bill Pay Fay Servicing LLC Mobile x73410 on 01-07		1,395.60	
1/7		Purchase authorized on 01/07 Smiths Fo 10616 E. Eas Henderson NV P000000570924529 Card 2587		29.16	686.41
1/10		Purchase authorized on 01/07 Lexisnexis Payment 800-227-9597 OH S302007402648887 Card 2587		170.69	
1/10		Purchase authorized on 01/07 Costco Whse#1320 Henderson NV S382007770115449 Card 2587		63.40	
1/10		Purchase authorized on 01/07 Solutions Specialt Las Vegas NV S302007857475243 Card 2587		218.99	
1/10		Purchase authorized on 01/10 Costco Whse #1320 Henderson NV P302010712067506 Card 2587		12.98	220.35
1/12		Purchase authorized on 01/11 Target T- 9725 S Easte Las Vegas NV P000000689860151 Card 2587		11.39	208.96
1/13		Purchase authorized on 01/11 IN N Out Burger 16 Las Vegas NV S462012136967095 Card 2587		6.94	202.02
1/14		Cty of Henderson Utilities 0002872361 Yousif H Halloum		85.19	116.83
1/18		Recurring Payment authorized on 01/15 Vesta *AT&T Prepa 866-608-3007 OR S462015515153296 Card 2587		55.07	
1/18		Purchase authorized on 01/17 Smiths Food #434 1000 N. Henderson NV P382017782631416 Card 2587		8.51	53.25
1/19		SSA Treas 310 Xxsoc Sec 011922 xxxxx2986A SSA Yousif H Halloum	1,524.00		
1/19		Recurring Payment authorized on 01/17 Adobe Acropro Subs 408-536-6000 CA S382017717394030 Card 2587		14.99	
1/19		Purchase authorized on 01/17 Apple Cash 877-233-8552 CA S462018231825067 Card 2587		10.00	
1/19		ATM Withdrawal authorized on 01/19 900 N Green Valley Pkwy Henderson NV 0009576 ATM ID 5456P Card 2587		40.00	
1/19		ATM Withdrawal authorized on 01/19 900 N Green Valley Pkwy Henderson NV 0009577 ATM ID 5456P Card 2587		300.00	1,212.26
1/20		Purchase authorized on 01/17 Apple Cash 877-233-8552 CA S462018261656482 Card 2587		10.00	

Wells Fargo® Preferred Checking

February 28, 2022 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 2/1	$2,186.76
Deposits/Additions	8,442.06
Withdrawals/Subtractions	- 8,277.35
Ending balance on 2/28	**$2,351.47**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$1,548.62
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.02
Total interest paid in 2021	$0.13

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/1		Purchase authorized on 01/29 Apple Cash 877-233-8552 CA S462030269267073 Card 2587		20.00	2,166.76
2/2		Non-WF ATM Transaction Fee Reversal	2.50		
2/2		Non-WF ATM Transaction Fee Reversal	2.50		
2/2		Partial Reversal of Overdraft Fee for a Transaction Posted on 01/25 $242.38 Cox Comm Las Bankdraft 012522 476089320303 001 Iman Halloum	26.25		
2/2		Purchase authorized on 01/30 Apple Cash 877-233-8552 CA S462031257665554 Card 2587		25.00	
2/2		Purchase authorized on 01/31 Bellagio - Noodles Las Vegas NV S302031788756529 Card 2587		49.09	
2/2		Purchase authorized on 01/31 Bellagio - Noodles Las Vegas NV S382032247346105 Card 2587		127.35	1,996.57
2/3		Bill Pay Payment Return on 02-03	1,395.60		
2/3		Bill Pay Payment Return on 02-03	1,395.60		
2/3		Recurring Payment authorized on 02/02 Apple.Com/Bill 866-712-7753 CA S302033492689145 Card 2587		3.99	
2/3		Bill Pay Fay Servicing LLC Recurring xx3410 on 02-03		1,395.60	3,388.18
2/4		Bill Pay Payment Return on 02-04	1,395.60		
2/4		Non-WF ATM Withdrawal authorized on 02/04 2300 Paseo Verde Parkwa Henderson NV 462036050824144 ATM ID Nvgvra03 Card 2587		504.99	4,278.79
2/8		Purchase authorized on 02/07 Lexisnexis Payment 800-227-9597 OH S582038406477412 Card 2587		170.69	
2/8		Bill Pay Fay Servicing LLC Mobile xx3410 on 02-08		2,791.20	1,316.90
2/9		Purchase authorized on 02/08 Kaiser 02090116 Oakland CA S582039593700770 Card 2587		25.00	
2/9		Purchase authorized on 02/08 Kaiser 02090116 Oakland CA S582039816787434 Card 2587		25.00	
2/9		Purchase authorized on 02/08 Kaiser Pharm 105 Oakland CA S582040002831993 Card 2587		44.05	1,222.85
2/10		Purchase authorized on 02/07 Sheraton Four Poin Emeryville CA S462039052321082 Card 2587		161.56	
2/10		Purchase authorized on 02/08 Las Airport Las Vegas NV S582040164411153 Card 2587		72.00	
2/10		Purchase authorized on 02/08 Pacer800-676-6856I 800-676-6856 TX S302040287353653 Card 2587		268.60	
2/10		Purchase authorized on 02/09 Dental Insurance A 877-2804204 CA S462040643492948 Card 2587		69.63	

Wells Fargo® Preferred Checking

March 31, 2022 ■ Page 1 of 6

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 3/1	$2,351.47
Deposits/Additions	18,637.83
Withdrawals/Subtractions	- 18,630.63
Ending balance on 3/31	**$2,358.67**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.03
Average collected balance	$3,343.29
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.03
Interest paid this year	$0.05
Total interest paid in 2021	$0.13

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
3/2		SSA Treas 310 Xxsoc Sec 030222 xxxxx2986A SSA Yousif H Halloum	9,227.00		11,578.47
3/3		Recurring Payment authorized on 03/02 Apple.Com/Bill 866-712-7753 CA S382061492434113 Card 2587		3.99	
3/3		Non-WF ATM Withdrawal authorized on 03/02 2300 Paseo Verde Parkwa Henderson NV 302062137729966 ATM ID Nvgvra03 Card 2587		504.99	
3/3		Bill Pay Fay Servicing LLC Recurring xx3410 on 03-03		1,395.60	9,673.89
3/4		Bill Pay Payment Return on 03-04	1,395.60		11,069.49
3/7		Bill Pay Payment Return on 03-07	1,395.60		
3/7		Bill Pay Fay Servicing LLC Mobile xx3410 on 03-07		1,395.60	
3/7		Withdrawal Made In A Branch/Store		7,000.00	4,069.49
3/8		Purchase authorized on 03/06 Apria-Medical Equi 949-639-4217 CA S382065662071509 Card 2587		65.90	
3/8		Purchase authorized on 03/07 Lexisnexis Payment 800-227-9597 OH S582066406846768 Card 2587		170.69	
3/8		Purchase authorized on 03/08 Costco Gas #1320 Henderson NV P382068011380129 Card 2587		76.54	3,756.36
3/9		Bill Pay Payment Return on 03-09	1,395.60		
3/9		Non-WF ATM Withdrawal authorized on 03/08 2300 Paseo Verde Parkwa Henderson NV 462068081229943 ATM ID Nvgvra03 Card 2587		504.99	
3/9		Non-Wells Fargo ATM Transaction Fee		2.50	
3/9		Non-WF ATM Withdrawal authorized on 03/09 3333 Blue Diamond Rd Las Vegas NV 382068840835427 ATM ID Nvshcx02 Card 2587		305.00	
3/9		Non-Wells Fargo ATM Transaction Fee		2.50	4,336.97
3/10		Bill Pay Fay Servicing LLC Mobile xx3410 on 03-10		2,791.20	1,545.77
3/11		Recurring Payment authorized on 03/10 Apple.Com/Bill 866-712-7753 CA S302069411806867 Card 2587		15.99	
3/11		Purchase authorized on 03/11 Costco Whse #1320 Henderson NV P582070819452109 Card 2587		15.47	1,514.31
3/14		Purchase authorized on 03/12 Smiths Fo 1000 N. Gree Henderson NV P000000886462299 Card 2587		15.12	
3/14		Non-WF ATM Withdrawal authorized on 03/12 2300 Paseo Verde Parkwa Henderson NV 462072205587700 ATM ID Nvgvra03 Card 2587		504.99	
3/14		Non-Wells Fargo ATM Transaction Fee		2.50	
3/14		Purchase authorized on 03/13 Costco Whse #0673 Henderson NV P582072643057203 Card 2587		257.13	

Wells Fargo® Preferred Checking

April 30, 2022 ■ Page 1 of 6

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 4/1	$2,358.67
Deposits/Additions	9,738.16
Withdrawals/Subtractions	- 10,337.25
Ending balance on 4/30	**$1,759.58**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$1,915.29
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.07

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/4		ATM Cash Deposit on 04/03 900 N Green Valley Pkwy Henderson NV 0008023 ATM ID 5456P Card 2587	500.00		
4/4		Recurring Payment authorized on 04/02 Apple.Com/Bill 866-712-7753 CA S382092458166275 Card 2587		3.99	
4/4		Purchase authorized on 04/03 Lowe's #1719 Las Vegas NV P462094065424935 Card 2587		485.52	2,369.16
4/5		Purchase Return authorized on 04/04 Amzn Mktp US Amzn.Com/Bill WA S622095475286511 Card 2587	151.71		
4/5		Bill Pay Fay Servicing LLC Recurring xx3410 on 04-05		1,395.60	1,125.27
4/6		Bill Pay Payment Return on 04-06	1,395.60		
4/6		Purchase authorized on 04/04 Engineers Bd 916-5747111 CA S582095010549638 Card 2587		180.00	2,340.87
4/7		Purchase Return authorized on 04/07 Amzn Mktp US Amzn.Com/Bill WA S622097478145014 Card 2587	616.65		
4/7		Bill Pay Payment Return on 04-07	1,395.60		
4/7		Purchase authorized on 04/07 Costco Whse #1320 Henderson NV P462097743983768 Card 2587		19.36	4,333.76
4/8		Bill Pay Payment Return on 04-08	1,395.60		
4/8		Purchase authorized on 04/07 Lexisnexis Payment 800-227-9597 OH S462097431796281 Card 2587		170.69	5,558.67
4/11		Purchase Return authorized on 04/09 Best Buy 0001 Las Vegas NV S582099780764160 Card 2587	640.98		
4/11		Bill Pay Fay Servicing LLC Mobile xx3410 on 04-11		4,186.80	
4/11		Purchase authorized on 04/09 Best Buy 00010447 Las Vegas NV P382099716331594 Card 2587		665.98	
4/11		Recurring Payment authorized on 04/10 Apple.Com/Bill 866-712-7753 CA S302100374813577 Card 2587		15.99	
4/11		Purchase authorized on 04/10 Office DE 9701 S Easte Las Vegas NV P000000077703098 Card 2587		135.47	1,195.41
4/14		Purchase authorized on 04/13 Ncourt *Nvlasvegas 844-4008880 NV S582103543221523 Card 2587		235.50	
4/14		Purchase authorized on 04/14 Smiths Fo 1000 N. Gree Henderson NV P000000032217397 Card 2587		31.16	
4/14		Purchase authorized on 04/14 Costco Gas #1320 Henderson NV P462104755968171 Card 2587		85.77	842.98
4/15		Purchase authorized on 04/15 Smiths Fo 1000 N. Gree Henderson NV P000000774934725 Card 2587		34.81	
4/15		Cty of Henderson Utilities 0002979313 Yousif H Halloum		102.01	706.16
4/18		Recurring Payment authorized on 04/14 Microsoft*Microsof Msbill.Info WA S582105176235718 Card 2587		99.99	

Wells Fargo® Preferred Checking

May 31, 2022 ■ Page 1 of 5

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.
Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.
Get started at wellsfargo.com/personalloan.

Statement period activity summary

Beginning balance on 5/1	$1,759.58
Deposits/Additions	8,328.82
Withdrawals/Subtractions	- 7,941.04
Ending balance on 5/31	**$2,147.36**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$2,597.76
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.09

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
5/2		ATM Cash Deposit on 04/30 900 N Green Valley Pkwy Henderson NV 0004550 ATM ID 5456P Card 2587	1,000.00		2,759.58
5/3		Purchase authorized on 05/01 IN N Out Burger 16 Las Vegas NV S462121790783586 Card 2587		6.94	
5/3		Recurring Payment authorized on 05/02 Apple.Com/Bill 866-712-7753 CA S382122456178923 Card 2587		3.99	
5/3		Bill Pay Fay Servicing LLC Recurring xx3410 on 05-03		1,395.60	1,353.05
5/5		Bill Pay Payment Return on 05-05	1,395.60		~~2,748.65~~
5/9		Purchase authorized on 05/06 Amzn Mktp US*1394G Amzn.Com/Bill WA S582126812893516 Card 2587		30.32	
5/9		Purchase authorized on 05/07 Lexisnexis Payment 800-227-9597 OH S582127369875447 Card 2587		170.69	
5/9		Purchase authorized on 05/09 Costco Whse #1320 Henderson NV P302129774412296 Card 2587		69.49	
5/9		Non-WF ATM Withdrawal authorized on 05/09 2300 Paseo Verde Parkwa Henderson NV 382129831741311 ATM ID Nvgvra03 Card 2587		504.99	1,973.16
5/10		Purchase authorized on 05/08 Pacer800-676-6856I 800-676-6856 TX S462129250215518 Card 2587		218.40	1,754.76
5/11		Bill Pay Payment Return on 05-11	2,791.20		
5/11		Purchase authorized on 05/10 Apple.Com/Bill 800-275-2273 CA S382130374885735 Card 2587		15.99	4,529.97
5/13		ATM Cash Deposit on 05/13 900 N Green Valley Pkwy Henderson NV 0007862 ATM ID 5456P Card 2587	500.00		
5/13		Recurring Payment authorized on 05/12 Microsoft*Store Msbill.Info WA S462133065287239 Card 2587		99.99	4,929.98
5/16		ATM Cash Deposit on 05/15 900 N Green Valley Pkwy Henderson NV 0008530 ATM ID 5456P Card 2587	500.00		
5/16		Bill Pay Fay Servicing LLC Mobile xx3410 on 05-16		4,186.85	
5/16		Recurring Payment authorized on 05/15 Vesta *AT&T Prepa 866-6083007 OR S302135402315118 Card 2587		55.07	
5/16		Recurring Payment authorized on 05/15 Yahoo *Plus Secur 800-577-4760 VA S462136134363161 Card 2587		12.99	1,175.07
5/17		Purchase authorized on 05/16 Costco Whse #1320 Henderson NV P462137041506992 Card 2587		36.06	1,139.01
5/18		SSA Treas 310 Xxsoc Sec 051822 xxxxx2986A SSA Yousif H Halloum	1,642.00		
5/18		Purchase authorized on 05/18 The Home Depot #3306 Las Vegas NV P382139014199449 Card 2587		206.19	
5/18		Cty of Henderson Utilities 0003013651 Yousif H Halloum		104.46	2,470.36

Wells Fargo® Preferred Checking

June 30, 2022 ■ Page 1 of 6

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wellsfargo.com/homepurchase or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 6/1	$2,147.36
Deposits/Additions	10,024.42
Withdrawals/Subtractions	- 10,149.24
Ending balance on 6/30	**$2,022.54**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$2,212.58
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.11

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/2		Bill Pay Payment Return on 06-02	1,395.60		
6/2		Purchase authorized on 06/02 Costco Gas #1010 Victorville CA P382153664517016 Card 2587		94.69	3,448.27
6/3		Recurring Payment authorized on 06/02 Apple.Com/Bill 866-712-7753 CA S582153456225597 Card 2587		3.99	
6/3		Purchase authorized on 06/02 Kp Rx01239 Victorville CA S382153635489602 Card 2587		35.50	
6/3		Bill Pay Fay Servicing LLC Recurring xx3410 on 06-03		1,395.60	2,013.18
6/6		Bill Pay Payment Return on 06-06	1,395.60		
6/6		Purchase authorized on 06/02 A1 Express Smog Ch Bartsow CA S462153552153923 Card 2587		59.99	3,348.79
6/8		Purchase authorized on 06/07 Lexisnexis Payment 800-227-9597 OH S382158392875679 Card 2587		170.69	3,178.10
6/9		Bill Pay Payment Return on 06-09	2,791.20		
6/9		Cash eWithdrawal in Branch/Store 06/09/2022 12:01 Pm 900 N Green Valley Pkwy Henderson NV 2587		1,200.00	4,769.30
6/13		Purchase authorized on 06/10 Apple.Com/Bill 866-712-7753 CA S462161374918932 Card 2587		15.99	
6/13		Non-WF ATM Withdrawal authorized on 06/11 2300 Paseo Verde Parkwa Henderson NV 382163217185889 ATM ID Nvgvrx11 Card 2587		505.99	
6/13		Purchase authorized on 06/12 Smiths Fo 1000 N. Gree Henderson NV P000000430423827 Card 2587		24.26	
6/13		Purchase authorized on 06/12 Smiths Food #434 10616 E. Henderson NV P582163735560719 Card 2587		10.77	4,212.29
6/14		Bill Pay Fay Servicing LLC Mobile xx3410 on 06-14		2,791.20	
6/14		Purchase authorized on 06/14 Costco Whse #1320 Henderson NV P582165821899990 Card 2587		78.39	1,342.70
6/15		SSA Treas 310 Xxsoc Sec 061522 xxxxx2986A SSA Yousif H Halloum	1,642.00		
6/15		Purchase authorized on 06/13 Amzn Mktp US*3159R Amzn.Com/Bill WA S302165091699592 Card 2587		31.42	
6/15		Recurring Payment authorized on 06/14 Vesta *AT&T Prepa 866-6083007 OR S462165405579122 Card 2587		55.07	
6/15		Purchase authorized on 06/15 Costco Whse #1320 Henderson NV P462166705503028 Card 2587		428.95	
6/15		Cty of Henderson Utilities 0003044973 Yousif H Halloum		117.04	2,352.22
6/16		Purchase authorized on 06/14 Amzn Mktp US*9K1Rk Amzn.Com/Bill WA S582165693254230 Card 2587		195.06	
6/16		Recurring Payment authorized on 06/15 Yahoo *Plus Secur 800-577-4760 VA S462167133542824 Card 2587		12.99	2,144.17

Wells Fargo® Preferred Checking

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wellsfargo.com/homepurchase or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 7/1	$2,022.54
Deposits/Additions	10,424.41
Withdrawals/Subtractions	- 9,670.40
Ending balance on 7/31	**$2,776.55**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

WELLS FARGO

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.01
Average collected balance	$2,151.86
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.01
Interest paid this year	$0.12

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/5		ATM Cash Deposit on 07/05 640 S Green Valley Pkwy Henderson NV 0003657 ATM ID 9900Z Card 2587	300.00		
7/5		Recurring Payment authorized on 07/02 Apple.Com/Bill 866-712-7753 CA S382183456408487 Card 2587		3.99	2,318.55
7/6		Bill Pay Fay Servicing LLC Recurring xx3410 on 07-06		1,395.60	
7/6		Purchase authorized on 07/06 WM Superc Wal-Mart Sup Las Vegas NV P000000389883717 Card 2587		44.59	
7/6		Purchase authorized on 07/06 Bed Bath & Beyond #119 Las Vegas NV P000000082237828 Card 2587		10.84	867.52
7/7		Bill Pay Payment Return on 07-07	1,395.60		
7/7		Purchase authorized on 07/06 Lvac Southeast Las Vegas NV S302187756088289 Card 2587		98.00	2,165.12
7/8		Purchase authorized on 07/07 Lexisnexis Payment 800-227-9597 OH S582188388427460 Card 2587		170.69	1,994.43
7/11		Bill Pay Payment Return on 07-11	4,186.80		
7/11		Purchase authorized on 07/07 Amzn Mktp US*Uw1Dt Amzn.Com/Bill WA S382188799440925 Card 2587		53.10	
7/11		Purchase authorized on 07/07 Amzn Mktp US*1K0Q0 Amzn.Com/Bill WA S582188799485057 Card 2587		53.10	
7/11		Purchase authorized on 07/07 Amazon.Com*3H1Xn2O Amzn.Com/Bill WA S462188803820343 Card 2587		139.80	
7/11		Purchase authorized on 07/09 Costco Whse #1320 Henderson NV P462190661564914 Card 2587		28.66	
7/11		Purchase authorized on 07/09 Costco Gas #1320 Henderson NV P582190668939738 Card 2587		98.64	
7/11		Purchase authorized on 07/10 Apple.Com/Bill 866-712-7753 CA S382191374825590 Card 2587		15.99	
7/11		Purchase authorized on 07/10 Wal-Mart Super Center Las Vegas NV P000000583024766 Card 2587		35.20	5,756.74
7/14		Purchase authorized on 07/12 Amzn Mktp US*Jm31Q Amzn.Com/Bill WA S462193790078451 Card 2587		30.33	5,726.41
7/15		Recurring Payment authorized on 07/14 Vesta *AT&T Prepa 866-608-3007 OR S462195405455664 Card 2587		55.08	
7/15		Bill Pay Fay Servicing LLC Mobile xx3410 on 07-15		4,186.80	1,484.53
7/18		ATM Cash Deposit on 07/17 900 N Green Valley Pkwy Henderson NV 0004414 ATM ID 5456P Card 2587	200.00		
7/18		Purchase authorized on 07/12 Amzn Mktp US*3x3Oy Amzn.Com/Bill WA S582193572817180 Card 2587		42.20	
7/18		Purchase authorized on 07/14 Amzn Mktp US*TF7Jk Amzn.Com/Bill WA S382195682924266 Card 2587		28.11	

Wells Fargo® Preferred Checking

August 31, 2022 ■ Page 1 of 7

YOUSIF H HALLOUM
[redacted]

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711
1-800-TO-WELLS (1-800-869-3557)
En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	☑	Direct Deposit	☑
Online Bill Pay	☑	Auto Transfer/Payment	☐
Online Statements	☑	Overdraft Protection	☐
Mobile Banking	☑	Debit Card	
My Spending Report	☑	Overdraft Service	☐

Other Wells Fargo Benefits

From Wells Fargo Home Mortgage

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wellsfargo.com/homepurchase or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 8/1	$2,776.55
Deposits/Additions	14,524.47
Withdrawals/Subtractions	- 15,621.86
Ending balance on 8/31	**$1,679.16**

Account number: [redacted]
YOUSIF H HALLOUM

Nevada account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 321270742

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Interest summary

Interest paid this statement	$0.02
Average collected balance	$2,180.29
Annual percentage yield earned	0.01%
Interest earned this statement period	$0.02
Interest paid this year	$0.14

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/1		ATM Cash Deposit on 08/01 101 N Pecos Rd Henderson NV 0003620 ATM ID 4494A Card 2587	600.00		
8/1		ATM Withdrawal authorized on 08/01 101 N Pecos Rd Henderson NV 0003619 ATM ID 4494A Card 2587		100.00	3,276.55
8/2		Purchase authorized on 08/01 Vons #2511 Henderson NV P462214095758254 Card 2587		355.76	2,920.79
8/3		Bill Pay Payment Return on 08-03	1,395.60		
8/3		Purchase authorized on 08/01 Amazon.Com*Xs7J92W Amzn.Com/Bill WA S382213670579775 Card 2587		291.50	
8/3		Recurring Payment authorized on 08/02 Apple.Com/Bill 866-712-7753 CA S462214456133929 Card 2587		3.99	
8/3		Bill Pay Fay Servicing LLC Recurring xx3410 on 08-03		1,395.60	2,625.30
8/8		Purchase authorized on 08/04 Amzn Mktp US*Cb5S1 Amzn.Com/Bill WA S302217238093591 Card 2587		71.48	
8/8		Purchase authorized on 08/07 Lexisnexis Payment 800-227-9597 OH S462219383749705 Card 2587		175.81	2,378.01
8/9		Purchase authorized on 08/09 Costco Gas #1320 Henderson NV P462221819838995 Card 2587		93.69	2,284.32
8/10		Non-WF ATM Balance Inquiry Fee 08/09 2000 Las Veg Las Vegas NV ATM ID Nvscha04 Card 2587		2.50	
8/10		Purchase authorized on 08/08 WWW.Pacer.Gov 800-676-6856 TX S462221250535446 Card 2587		34.00	
8/10		Non-WF ATM Withdrawal authorized on 08/09 2000 Las Vegas Blvd So Las Vegas NV 582222074988722 ATM ID Nvscha04 Card 2587		508.50	
8/10		Purchase authorized on 08/10 Costco Whse #1320 Henderson NV P302222616281665 Card 2587		52.00	1,687.32
8/11		Purchase authorized on 08/10 Apple.Com/Bill 866-712-7753 CA S382222374615047 Card 2587		15.99	1,671.33
8/12		Purchase authorized on 08/09 Amazon.Com*Vz4Av8G Amzn.Com/Bill WA S302221829480021 Card 2587		49.83	
8/12		Non-WF ATM Withdrawal authorized on 08/12 2000 Las Vegas Blvd So Las Vegas NV 302224707810659 ATM ID Nvschx06 Card 2587		508.50	
8/12		Non-Wells Fargo ATM Transaction Fee		2.50	1,110.50
8/15		Non-WF ATM Balance Inquiry Fee 08/13 2300 Paseo V Henderson NV ATM ID Nvgvrx06 Card 2587		2.50	
8/15		Bill Pay Payment Return on 08-15	4,186.85		
8/15		Purchase authorized on 08/10 Apple Cash 877-233-8552 CA S382223070960773 Card 2587		50.00	

WELLS FARGO

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/15		Recurring Payment authorized on 08/13 Vesta *AT&T Prepa 866-608-3007 OR S302225398576480 Card 2587		55.08	
8/15		Non-WF ATM Withdrawal authorized on 08/13 2300 Paseo Verde Parkwa Henderson NV 582226206261133 ATM ID Nvgvrx06 Card 2587		305.99	
8/15		Non-Wells Fargo ATM Transaction Fee		2.50	
8/15		Non-WF ATM Withdrawal authorized on 08/14 2300 Paseo Verde Parkwa Henderson NV 382226347545501 ATM ID Nvgvrx11 Card 2587		705.99	
8/15		Non-Wells Fargo ATM Transaction Fee		2.50	4,172.79
8/16		Purchase authorized on 08/14 Pizza Rock 408-3958772 NV S462227120454874 Card 2587		24.51	
8/16		Recurring Payment authorized on 08/15 Yahoo *Plus Secur 800-577-4760 VA S582228137189555 Card 2587		12.99	
8/16		Purchase authorized on 08/16 Target T- 4155 S Grand Las Vegas NV P000000082030589 Card 2587		26.53	4,108.76
8/17		SSA Treas 310 Xxsoc Sec 081722 xxxxx2986A SSA Yousif H Halloum	1,642.00		
8/17		Purchase authorized on 08/17 The Home Depot #3306 Las Vegas NV P382229607841653 Card 2587		5.39	
8/17		Purchase authorized on 08/17 Costco Whse #1320 Henderson NV P462229798713971 Card 2587		110.00	
8/17		Purchase authorized on 08/17 Costco Gas #1320 Henderson NV P582229806084536 Card 2587		91.26	
8/17		Purchase authorized on 08/17 Smiths Fo 1000 N. Gree Henderson NV P000000785455272 Card 2587		18.33	
8/17		Cty of Henderson Utilities 0003112267 Yousif H Halloum		125.18	5,400.60
8/18		Bill Pay Fay Servicing LLC Mobile xx3410 on 08-18		4,186.85	
8/18		Purchase authorized on 08/18 Centennial Toyota Las Vegas NV P000000289029853 Card 2587		418.45	
8/18		Purchase authorized on 08/18 Aladdin Market Las Vegas NV P000000187921109 Card 2587		14.48	780.82
8/19		Recurring Payment authorized on 08/17 Adobe Acropro Subs 408-536-6000 CA S382229601185028 Card 2587		14.99	
8/19		Purchase authorized on 08/18 Centennial Toyota Las Vegas NV S382230550520919 Card 2587		32.50	
8/19		Purchase authorized on 08/18 Solutions Specialt Las Vegas NV S582230633156254 Card 2587		210.99	522.34
8/22		ATM Cash Deposit on 08/22 900 N Green Valley Pkwy Henderson NV 0003272 ATM ID 5456P Card 2587	1,000.00		1,522.34
8/23		ATM Cash Deposit on 08/23 900 N Green Valley Pkwy Henderson NV 0003470 ATM ID 5456P Card 2587	1,000.00		
8/23		Edeposit IN Branch/Store 08/23/22 04:27:28 Pm 10010 S Eastern Ave Henderson NV 2587	3,000.00		5,522.34
8/24		Purchase authorized on 08/22 Apple Cash 1Infiniteloop CA S582234666435801 Card 2587		50.00	
8/24		Purchase authorized on 08/23 Amzn Mktp US*K50Uh Amzn.Com/Bill WA S462235577469319 Card 2587		421.57	
8/24		Bill Pay Fay Servicing LLC Mobile xx3410 on 08-24		2,791.20	2,259.57
8/25		Purchase authorized on 08/23 Apple Cash 1Infiniteloop CA S382236050531981 Card 2587		20.00	
8/25		Recurring Payment authorized on 08/24 Apple.Com/Bill 408-974-1010 CA S382236484592815 Card 2587		0.99	
8/25		Cox Comm Las Bankdraft 082522 476089320303001 Iman Halloum		212.69	2,025.89
8/26		Purchase authorized on 08/25 Dental Insurance A 877-2804204 CA S462237404664232 Card 2587		39.75	
8/26		CA Dept Tax Fee Cdtfa Epmt 220825 12289315 Flag City Arco Am/Pm		500.00	1,486.14
8/29		ATM Cash Deposit on 08/27 900 N Green Valley Pkwy Henderson NV 0004630 ATM ID 5456P Card 2587	200.00		

WELLS FARGO

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/29		ATM Cash Deposit on 08/27 900 N Green Valley Pkwy Henderson NV 0004727 ATM ID 5456P Card 2587	200.00		
8/29		ATM Cash Deposit on 08/28 900 N Green Valley Pkwy Henderson NV 0004861 ATM ID 5456P Card 2587	300.00		
8/29		Purchase authorized on 08/25 Apple Cash 1Infiniteloop CA S582238237348534 Card 2587		50.00	2,136.14
8/30		ATM Cash Deposit on 08/30 2658 W Horizon Ridge Pkwy Henderson NV 0007868 ATM ID 1722E Card 2587	600.00		
8/30		Purchase authorized on 08/29 Apria-Medical Equi 949-639-4217 CA S462241717774177 Card 2587		61.40	
8/30		Bill Pay Fay Servicing LLC Mobile xx3410 on 08-30		1,395.60	1,279.14
8/31		ATM Cash Deposit on 08/31 900 N Green Valley Pkwy Henderson NV 0005658 ATM ID 5456P Card 2587	400.00		
8/31		Interest Payment	0.02		1,679.16
Ending balance on 8/31					**1,679.16**
Totals			**$14,524.47**	**$15,621.86**	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of Overdraft and Returned Item Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	$0.00	$8.75
Total Returned Item Fees	$0.00	$0.00

Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 08/01/2022 - 08/31/2022 | Standard monthly service fee $15.00 | You paid $0.00

How to avoid the monthly service fee	Minimum required	This fee period
Have any **ONE** of the following account requirements		
· Total amount of qualifying direct deposits	$1,000.00	$1,642.00 ☑
· A linked Wells Fargo home mortgage	1	0 ☐
· Combined balance in linked accounts, which may include	$10,000.00	$552.34 ☐
- Minimum daily balance in personal checking, savings, Time Accounts (CDs) and FDIC-insured Retirement accounts		

JD/JD

☑ IMPORTANT ACCOUNT INFORMATION

EXHIBIT "N"

Loan Modification
In the form of:
FORECLOSURE FORBEARANCE AGREEMENT.
FIXED WITH PRINCIPAL DEFERMENT

[Space Reserved for Recording Information]

FORECLOSURE FORBEARANCE AGREEMENT - FIXED WITH PRINCIPAL DEFERMENT

To the Borrower: This Agreement contains changes in terms which affect your Loan secured by the Property identified below. This is a legal obligation and you should read and understand the terms of this Agreement before you sign it. In the event the referenced debt has been discharged in Bankruptcy, this communication is not intended to collect, assess, or recover a debt, does not alter or amend the terms of that discharge, and is not a "reaffirmation" of the debt.

This Agreement (the "Agreement") is dated as of 4/14/2016 but effective as of the Modification Effective Date defined herein, by and between YOUSIF HALLOUM (collectively, the "Borrower") and Caliber Home Loans, Inc., on behalf of the current investor (the "Servicer").

RECITALS:

A. Borrower has a mortgage loan, account number 00009804248517 (the "Loan"). This loan is secured by property commonly referred to as 2428 DEVOTION RIDGE D, HENDERSON, NV 89052 (the "Property"). The legal description to the Property may be attached to this Agreement by the Servicer if required.

B. Borrower signed the following documents in connection with the Loan:

- Note dated 5/17/2007 in the original amount of $388,000.00 (the "Note").
- Mortgage or Deed of Trust on the Property, recorded in real property records of CLARK County, NV (the "Mortgage").
- The Note and the Mortgage, together with all documents signed at the same time as the Note and Mortgage are called the "Loan Documents".

C. The following amounts are outstanding under the terms of the Note:

Unpaid Principal:	$361,210.84
Unpaid Interest:	$21,598.37
Other Unpaid Amounts:	$7,375.23
Total:	$390,184.44

Included in the Other Unpaid Amounts is $0.00, the amount that Servicer has advanced for real property taxes, insurance, water liens, or other amounts that may have become due with respect to the Property. This is known as the "Ancillary Amount".

D. Borrower is in default for failure to make payments or has demonstrated imminent default under the terms of the Note. Servicer has the right or may have the right to seek remedies for default pursuant to the terms of the Mortgage in order to recover amounts that remain outstanding under the terms of the Note.

E. Borrower has provided information to Servicer, and Borrower and Servicer want to modify the terms of the Note and Mortgage.

F. Borrower was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents. Based on this representation, Servicer agrees that Borrower will not have personal liability on the debt pursuant to this Agreement.

Borrower and Servicer (collectively, the "Parties"), agree as follows:

1. **Borrower's Representations.** Borrower certifies that each of these statements is true:

A. Borrower is experiencing a financial hardship and is either in default for failure to make payments on the Note or will shortly be in default. Borrower does not have sufficient income or access to sufficient liquid assets to make regular payments on the Note.

B. The Property has not been condemned or is not subject to condemnation proceedings.

C. There has been no change in the ownership of the Property since the time the Loan Documents were signed.

D. Borrower has given Servicer information, all of which is true and accurate, regarding Borrower's income and/or liquid assets (with the exception of any information regarding Alimony and Child Support payments, unless the Borrower wants the Servicer to consider that to be income).

E. All documents and information Borrower has provided to Servicer in connection with this Agreement are true and correct.

F. Borrower will obtain credit counseling within 30 days of this agreement if the Servicer requires it. Borrower will provide proof of credit counseling if required by Servicer.

2. **Conditions to Effectiveness of Agreement.** This Agreement will only be effective after each of these events happen:

A. Borrower must sign and return a signed original of this Agreement to Servicer on or before 05/30/2016.

B. Servicer, when it receives this Agreement, will verify the accuracy of Borrower representations.

C. If the Servicer (in its sole discretion) determines that Borrower's representations are accurate, then Servicer will execute this Agreement and it will become effective as of (the "Modification Effective Date"). If the Servicer determines that the Borrower's representations are not accurate, then the Servicer will notify the Borrower and this Agreement will not become effective.

3. **Modification of the Loan Documents.** If all the conditions outlined above are met, then your Loan is modified as follows:

Summary of Modification: We may reduce the balance on which interest is accruing and we may permanently lower the interest rate of your Note. Certain amounts are deferred, meaning that the amounts remain outstanding under the terms of the Note, but they will be collected by the Servicer at a later date.

New Principal Balance:	$237,072.32
New Interest Rate:	4.250%
New P&I Payment:	$1,027.99
Monthly Escrow Payment:	$247.27
Ancillary Monthly Payment:	$0.00
Total New Monthly Payment:	$1,275.26
Deferred Amount:	$153,051.79
New Maturity Date (if applicable):	5/1/2056
Modification Effective Date:	5/1/2016
First Modification Payment Date:	6/1/2016

These Definitions apply to the categories above:

New Principal Balance: This is the principal balance Servicer has agreed to use for this modification and is used to calculate your payment. This is the principal balance upon which interest will continue to accrue.

New Interest Rate: This is the interest rate that will be in effect under this Agreement. This rate is "fixed" and will not change. Any provision in the Loan Documents that allows for a change in your interest rate is cancelled.

New P&I Payment: This is the monthly principal and interest payment for your Loan based upon the New Principal Balance, New Interest Rate and the number of months to the New Maturity Date. Because the interest rate is "fixed" and will not change, this amount will not change so long as this Agreement is in effect.

Monthly Escrow Payment: This is your monthly payment into an escrow account and this amount is calculated in accordance with the Loan Documents and State and Federal law. This amount may change from time to time if escrow items (primarily taxes and insurance) increase or decrease.

Ancillary Monthly Payment: This includes some or all amounts that Servicer has advanced for real property taxes, insurance, water liens, or other amounts that may have become due with respect to the Property. Servicer has spread the repayment Ancillary Amounts over a period of 0 months.

Total New Monthly Payment: This is the sum of the New P&I Payment, Monthly Escrow Payment and Ancillary Monthly Payment.

New Maturity Date: This is the date on which the Note matures.

Modification Effective Date: This is the date that interest begins to accrue at the rate set forth in this Agreement.

First Modification Payment Date: This is the date on which your first modified payment is due.

Deferred Amount: The Deferred Amount consists of amounts that are outstanding under the terms of the Note and Loan Documents, but which Servicer has agreed to not collect until payment in full of the debt or the New Maturity Date, whichever happens first. The Deferred Amount may consist of some principal, and can consist of interest outstanding but not paid, outstanding Servicer fees or charges, and advances made by the Servicer.

PLEASE NOTE: The Deferred Amounts will be collected by the Servicer at the earlier of payment in full of the Note or the New Maturity Date. If the Borrower sells the Property or refinances the Loan, the Borrower will be required to pay this Deferred Amount in addition to any other amounts due at that time. Otherwise, these amounts will remain outstanding on the New Maturity Date and are required to be paid at that time. This means that if the Borrower makes all the payments required by this Agreement the Deferred Amount will still be owed to Servicer.

4. **Events of Default.** Borrower will be in default and Servicer may terminate this Agreement, if:

   A. Borrower fails to make any payments required by this Agreement within 15 days of any due date for a payment, or

   B. Borrower fails to comply with any other terms or conditions created by this Agreement or the Loan Documents.

5. **Additional Agreements**. The Parties further agree to and acknowledge each of the following:

   A. All persons who signed the Loan Documents must sign this document in person or by an authorized representative (unless an original signor is deceased). Borrower, by signing this Agreement, will be presumed to have read this Agreement and understand the terms of this Agreement.

   B. This Agreement takes the place of any other agreement that Borrower may have or have had in the past with Servicer including any prior modification or forbearance agreements.

   C. This Agreement constitutes notice that any waiver by the Lender, Noteholder or Servicer as to payment of taxes, insurance and other escrow items has been revoked. Where allowed under the Loan Documents, this Agreement established an escrow account for the Loan and Borrower will make monthly payments to an escrow account established by Servicer. These payments will be calculated as required by the Loan Documents. Servicer will not pay Borrower interest on the escrow deposit unless required by State or Federal law.

   D. The Loan Documents are properly and duly executed by all parties who were required to execute them and are a valid, binding obligation of the parties to those documents, and each Loan Document is enforceable in accordance with its terms.

E. Except as specifically modified by this Agreement, the terms of the Loan Documents are in full force and effect. This Agreement does not replace or release any of the Loan Documents, except as specifically modified by this Agreement.

F. If the Property is sold, transferred or conveyed to any person or entity without the consent of the Servicer, then if allowed by State or Federal law, Servicer may terminate this Agreement, and require that the balance of the Note together with any fees and other unpaid amounts be repaid in full (meaning that Servicer can accelerate the Note.) In this event, Servicer will give you thirty (30) days notice of Acceleration and if the Note has not been paid in full after that time, Servicer may pursue the remedies in the Mortgage, including foreclosure.

G. Borrower may not assign and no person other than the Borrower may assume Borrower's rights under this Agreement or the Loan Documents.

H. The Servicer may choose to waive a default under this Agreement or the Loan Documents, but a waiver of any event of default will not be understood to waive similar defaults in the future or other defaults that may occur.

I. Borrower hereby confirms that this Agreement represents the entire agreement between Borrower and Servicer with respect to the subject matter herein, and that no other prior terms, obligations, covenants, representations, statements or conditions, oral or otherwise, of any kind whatsoever concerning the modification of the Loan Documents that are inconsistent with the terms of this Agreement shall affect the Loan Documents or negate the operation and effect of this Agreement.

J. Any expenses incurred in connection with the servicing of the Loan, but not yet charged to the Loan account as of the date of this Agreement, may be charged to the Loan and secured by the Mortgage after the Modification Effective Date.

K. If Servicer makes advances for payment of taxes or insurance, accrues interest, or posts late or other fees to the Loan, each of which is permissible under the Loan Documents to add to amounts outstanding under the Note, between the date Servicer generates this Agreement and the First Modification Payment Date, then these amounts will either become Deferred Amounts under the Loan Documents or will be offset with a portion of Good Faith funds, if applicable. Any addition of Deferred Amounts or offset of advances pursuant to this section will be reflected on Borrower's periodic statement.

L. Borrower will execute such other documents or papers as may be reasonably necessary or required by Servicer to effectuate the terms and conditions of this Agreement.

M. Borrower is advised that forgiveness of debt (if applicable) may have adverse credit and legal consequences and may result in taxable income to Borrower. Borrower is advised to seek advice from an attorney, certified public accountant or other expert regarding potential consequences of any principal reduction. Borrower hereby acknowledges that Servicer is giving Borrower no such advice.

NOTICES TO CONSUMERS PRESENTLY IN BANKRUPTCY OR WHO HAVE A BANKRUPTCY DISCHARGE:

In the event you are subject to an "Automatic Stay" issued by a United States Bankruptcy Court, this communication is not intended to collect, assess, or recover a debt.

In the event the referenced debt has been discharged in Bankruptcy, this communication is not intended to collect, assess, or recover a debt, does not alter or amend the terms of that discharge, and is not a "reaffirmation" of the debt. Nor does this communication constitute either a demand for payment or a notice of personal liability.

Unless the Bankruptcy Court has ordered otherwise, please also note that despite any Bankruptcy filing, whatever rights we hold in the Property that secures the obligation remain unimpaired. This means that, unless otherwise ordered by the Bankruptcy Court, if the requirements of the Loan Documents are not met and the "Automatic Stay" is no longer in effect, we can pursue whatever *in rem* rights we hold in the Property pursuant to the Mortgage, such as the right to foreclose.

This notice is not intended as legal advice. You should consult your lawyer if you have any legal questions about your rights.

BALLOON PAYMENT DISCLOSURE

This Modification Agreement defers certain amounts, which creates a balloon that will be collected by the Servicer at the earlier of payment in full of the Note or the maturity date. Because these amounts are not included in your regular scheduled payments, even if you make all payments required by this agreement, the loan will not be paid in full at maturity. You therefore may be required to pay the entire outstanding balance in a single payment at the loan maturity date. Neither the Servicer nor Lender has any obligation to refinance or to offer you a new loan at maturity. You may have to seek new third-party financing and incur other additional financing costs at the time the balloon becomes due.

Whereof, Servicer and Borrower have executed this Agreement as of the dates indicated below.

YOUSIF HALLOUM

Date: 5/24/2016

Account Number: 00009804248517

Caliber Home Loans, Inc., on behalf of the current investor

By:

Date: JUN 06 2016